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Request for Reconsideration after Final Action

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ARGUMENT(S)	

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TRADEMARK EXAMINING OPERATION

IN RE APPLICATION OF:	CONSUMER INTENTIONS AND ACTIONS
APPLICANT:	Prosper Business Development Corporation
SERIAL NO.:	77/512564
CLASS NO.:	IC 035
FILING DATE:	July 1, 2008

Law Office: 115
Examining Attorney: Howard B. Levine

REQUEST FOR RECONSIDERATION AND RESPONSE TO OFFICE ACTION AND REQUEST TO SUSPEND FINAL REFUSAL

This filing is in response to an Office Action on the above referenced trademark application wherein the Examining Attorney made a final refusal to register the mark based on the following:

DESCRIPTIVENESS

The examining attorney refuses registration on the Principal Register because the proposed mark merely describes the services. While the applicant maintains that the services offered go well beyond merely referencing the nature of the survey and other services described, applicant further states that the mark has acquired distinctiveness in the past five years which qualifies it for registration.

Section 2(f) of the Lanham Act provides that "nothing in this chapter shall prevent the registration of a mark used by the applicant which has become distinctive of the applicant's goods in commerce." It further provides that the "Director may accept as prima facie evidence that the mark has become distinctive, as used on or in connection with the applicant's goods in commerce, proof of substantially exclusive and continuous use thereof as a mark by the applicant in commerce for the five years before the date on which the claim of distinctiveness is made." 15 U.S.C. §1052(f).

"There are three basic types of evidence that may be used to establish acquired distinctiveness under §2(f): (1) A claim of ownership of one or more prior registrations on the Principal Register of the same mark for goods or services that are the same as or related to those named in the pending application; (2) A statement verified by the applicant that the mark has become distinctive of the applicant's goods or services by reason of substantially exclusive use in commerce by the applicant for the five years before the date when the claim of distinctiveness is made; (3) Actual evidence of acquired distinctiveness." TMEP § 1212. Thus, § 2(f) "is a provision under which an applicant has a chance to prove that he is entitled to federal trademark registration which would otherwise be refused." *Yamaha Int'l Corp. v. Hoshino Gakki Co. Ltd.*, 840 F.2d 1572, 1580 (Fed. Cir. 1988). Applicant has attached both a statement of distinctivness and evidence of acquired distinctiveness.

The mark has been used since October 17, 2001. Since that time, recognition of the mark has become widespread throughout the nation and it has garnered accolades and award for its excellence, usefulness and effectiveness. See the references below and the attachments to this response for a sampling of the recognition accorded this mark.

- In-Store Marketing Institute, a global organization of brand marketers, retailers and manufacturers focused on improving retail marketing strategy worldwide, which provides information, research and training to its members, featured a research article on Sporting Goods Purchases based on the September 2008 results from BIGresearch's[1] Consumer Intentions & Actions Survey on its webpage at www.instoremarketer.org/channel/specialty-other dated June 16, 2009.
- Badgett's Coffee Journal , a personal blog on coffee, reported May 29, 2009 on an article published on Marketwire regarding McDonald's coffee sales using an analysis of the results of the Consumer Intentions and Actions Survey. See www.aboutcoffee.net/index.html .
- Mindbranch which publishes Industry Market Research Reports and Business Analysis listed numerous Consumer Intentions and Actions rating reports on its website at www.mindbranch.com in June 2009.
- Drapery & Window Coverings, the magazine for Interior Fashian Professionals, reviewed the April 2009 BIGresearch Executive Briefing, "specifically its Consumer Intentions and Actions Survey" for purposes of advising its members that home improvement purchase may increase. See www.dwconline.com/editors_blog.php?id=53.
- National Retail Federation at its site on www.facebook.com posted an article featuring the Consumer Intentions and Actions Survey Video Briefing June 4, 2009 for the benefit of its Facebook readers. See www.facebook.com/pages/National-Retail-Federation/63502908343.
- NewsBlaze, LLC featured an article on Walmart and Walgreens comparative growth based on results from the Consumer Intentions and Actions Survey. See www.newsblaze.com.
- National Retail Federation featured in its monthly video briefing in May, 2009, the Consumer Intentions & Actions Survey.
- TWICE, the leading magazine for the consumer electronics industry, cited the Consumer Intentions and Actions Survey in its article March 12, 2009 at www.twice.com/article/CA6643928.html on competition between Wal-Mart and Best Buy.

- Jennifer March who writes a blog for www.hometextilestoday.com predicted sales outcomes for various domestics retailers based on data from the Consumer Intentions and Actions Survey.
- BNET Industries, a CBS Interactive site, related several articles on the Consumer Intentions and Actions Survey in 2008.
- Restaurants & Institutions , a publication for the retail food industry, published a column on its website on April 10, 2008 on the effect of consumer confidence on foodservice operators and cited to Consumer Intentions and Actions Survey results.
- Reuters featured an article July 24, 2008 on Target's status and strategy in the new economy and referenced data in support of the article taken from Consumer Intentions and Actions survey. See www.reuters.com/article/reutersEdge/idUSN2426815220080724
- The French seniorscopie.com referenced the Consumer Intentions and Actions survey in its article August 21, 2007 regarding the "baby boomers." See www.seniorscopie.com/articles.
- Marketwire, Inc., the leading newswire service, released a story on the baby boomers' impact on the U.S. economy July 17, 2007 which reported on the partnership between Boomer Project and Consumer Intentions and Actions Survey. www.boomerproject.com/images/consumer_confidence_June_07.jpg or www.marketwire.com/press-release/Boomer-Project-751792.html.
- MediaPost, an on-line publishing resource for advertising professionals, featured a blog by Jack Loechner on "Women Tightening Purse Strings" on June 26, 2007 and reported various related results from the June 2007 Consumer Intentions and Actions Survey. Mediapost.com declares itself the Center for Media Research. www.mediapost.com/publications/?fa=Articles.showArticle&art_aid=62874
- Radio Sales Today, the sales and marketing arm for the radio industry, featured a program from the Radio Advertising Bureau referencing results of the May 2007 Consumer Intentions and Actions Survey in its web article of May 15,2007. See www.rab.com/public/rst/rst_new/rstarticle.cfm?id=1210&type=article2.
- Jaye Albright's Breakfast Blog of January 4, 2007, which presents "radio programming ideas for personalities and programmers" featured an article on December 2006 results from the Consumer Intentions and Actions survey reflecting consumer confidence and spending intentions.
- Travel Industry Wire featured an article March 9, 2006 on the decline of consumer confidence and cited Consumer Intentions and Actions Survey. www.travelindustrywire.com/trends-category-Financial.html.
- MrWeb Ltd. , a daily news and jobs service for market research professionals, hosted an article on October 17, 2006 on consumer confidence citing the Consumer Intentions and Actions Survey. www.mrweb.com/drno/news6038.htm
- Internet Retailer, a magazine dedicated to providing "strategies for web-based retailing" reported August 13, 2007 on BIGresearch opening an office in New York City and its intent to provide its product, Consumer Intentions and Actions Survey to the New York area.
- WT/Direct, a website sponsored by Wilmington Trust, in a web article of June 27, 2007, relied upon the June results of the Consumer Intentions and Actions Survey to report to its members on the health of consumer spending and saving. See www.wtdirect.com/wtdirect/index.jsp?fileid=1183402579511.

- Fox News ran a story about spending for Halloween in 2007 using the results of the Consumer Intentions and Actions survey for Halloween.

- TWICE reported June 8, 2007 on consumer cutbacks in major appliance spending citing to Consumer Intentions and Actions Survey results. See www.twice.com/article/CA6450507.html?q=gas+prices.
- Burrus Research, Inc. utilizes the Consumer Intentions and Actions Survey in its business of providing data to its clients on market intelligence. See www.consumerintentions.com.
- CNN/Money featured a story September 1, 2004 on Wal-Mart and Target that utilized results from the June 2004 Consumer Intentions and Actions Survey. http://money.cnn.com/2004/08/27/news/fortune500/best_worstshops/index.htm.
- MediaPost Blogs reflected on August 18, 2007 upon consumer confident based on results of the August 2002 Consumer Intentions and Actions Survey.

  - The Houston Business Journal ran an article on the negative impact the economy had on Valentine's Day spending after reviewing results from the Consumer Intentions and Actions Valentine's Day survey.
  - The Mercury News recently featured an article on consumer spending for the Fourth of July based on results of the Consumer Intentions and Actions Survey.
  - Cargonews Asia reported this month on the container shipping outlook based on the Consumer Intentions and Actions survey results for back-to-school in 2009.
  - The Business Journal reported on the economy's impact on back to school spending utilizing the recent Consumer Intentions and Actions survey results.
  - The Herald Tribune publised a report on the economic recovery also using teh 2009 back to school survey results.
  - www.forbes.com published an article also reviewing back to school spending.

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See also:

- STORES Magazine: What Drives Your Customers Crazy?: bigresearch.com/samples/coverstory.pdf
- BIG Regression Models - Block Oct 05: bigresearch.com/samples/BIGresearchRegressionModels.pdf

Additionally, BIGresearch through its Consumer Intentions & Actions Survey was engaged by the National Retail Foundation and American Express to survey consumers for purposes of determining the 2008 retailer with the best customer service.

Numerous business entities subscribe to the monthly Consumer Actions and Survey Results and have done so since 2002. See affidavit of Phil Rist and subscription agreements attached.

This non-exhaustive list demonstrates that the marketing and media industries, the people that know the marketing and retail industry best, recognize the Consumer Intentions & Actions Survey for its accurate and dependable surveys of consumer confidence, spending and saving intention, etc.

The mark is performing the essential function of a trademark – exclusively indentifying the commercial source and origin of the services being provided. The above citations demonstrate that consumers in this marketplace, that being market research, exclusively associate Consumer Intentions and Actions with the survey, analysis and global provision of information and data for purposes of studying consumer attitudes, perceptions, habits, etc. provided by BIGresearch, LLC and Prosper Business Development Corporation. *They associate these terms with the source and not the subject matter and characteristics of the services.* All results under a Google search of Consumer Intentions and Actions relate to BIGresearch, LLC's and/or Prosper Business Development Corporation's use of this mark. There are no other indications that this mark is used for any other purpose or by any other entity. See attached webpage of Google search results.

Consumer Intentions and Actions identifies a source rather than merely describing a character as suggested by the Examiner. Moreover, as can be seen by the above sources, Consumer Intentions and Actions is not limited to surveys but also to the analysis and provision of information and data regarding consumer attitudes, perceptions and habits.

Also attached hereto is the Affidavit of Philip Rist, Executive Vice President of Prosper averring that the mark Consumer Intentions and Actions has been in continuous use for the past five years and as early as October 17, 2001 with regard to the services described in its application for registration. The above references also demonstrate a continuous national public use of this mark since 2002.

Applicant respectfully requests that the mark Consumer Intentions and Actions be published and submitted for registration on the Principle Register.

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[1] BIGresearch is a registered trademark of Prosper Business Development Corporation, Reg. Nos. 3554120 and 3414226. BIGresearch, LLC is an affiliated company and uses the proposed mark under licensee of Prosper Business Development Corporation. See Affidavit of Philip Rist, attached.

EVIDENCE SECTION

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DESCRIPTION OF EVIDENCE FILE	Webpages, articles featuring mark, Google search results, affidavit of Philip Rist
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RESPONSE SIGNATURE	/Maribeth Deavers/
SIGNATORY'S NAME	Maribeth Deavers
SIGNATORY'S POSITION	Attorney
DATE SIGNED	07/21/2009
AUTHORIZED SIGNATORY	YES
CONCURRENT APPEAL NOTICE FILED	YES
FILING INFORMATION SECTION	
SUBMIT DATE	Tue Jul 21 20:14:25 EDT 2009
TEAS STAMP	USPTO/RFR-70.61.178.10-20 090721201425543630-775125 64-430f57a4fd9a7f77e14878

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PTO Form 1930 (Rev 9/2007)

OMB No. 0651-0050 (Exp. 4/30/2009)

Request for Reconsideration after Final Action

To the Commissioner for Trademarks:

Application serial no. **77512564** has been amended as follows:

ARGUMENT(S)
In response to the substantive refusal(s), please note the following:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TRADEMARK EXAMINING OPERATION

IN RE APPLICATION OF:	CONSUMER INTENTIONS AND ACTIONS
APPLICANT:	Prosper Business Development Corporation
SERIAL NO.:	77/512564
CLASS NO.:	IC 035
FILING DATE:	July 1, 2008

Law Office: 115
Examining Attorney: Howard B. Levine

REQUEST FOR RECONSIDERATION AND RESPONSE TO OFFICE ACTION AND REQUEST TO SUSPEND FINAL REFUSAL

This filing is in response to an Office Action on the above referenced trademark application wherein the Examining Attorney made a final refusal to register the mark based on the following:

DESCRIPTIVENESS

The examining attorney refuses registration on the Principal Register because the proposed mark merely describes the services. While the applicant maintains that the services offered go well beyond merely referencing the nature of the survey and other services described, applicant further states that the mark has acquired distinctiveness in the past five years which qualifies it for registration.

Section 2(f) of the Lanham Act provides that "nothing in this chapter shall prevent the registration of a mark used by the applicant which has become distinctive of the applicant's goods in commerce." It further provides that the "Director may accept as prima facie evidence that the mark has become distinctive, as used on or in connection with the applicant's goods in commerce, proof of substantially exclusive and continuous use thereof as a mark by the applicant in commerce for the five years before the date on which the claim of distinctiveness is made." 15 U.S.C. §1052(f).

"There are three basic types of evidence that may be used to establish acquired distinctiveness under §2(f): (1) A claim of ownership of one or more prior registrations on the Principal Register of the same mark for goods or services that are the same as or related to those named in the pending application; (2) A statement verified by the applicant that the mark has become distinctive of the applicant's goods or services by reason of substantially exclusive use in commerce by the applicant for the five years before the date when the claim of distinctiveness is made; (3) Actual evidence of acquired distinctiveness." TMEP § 1212. Thus, § 2(f) "is a provision under which an applicant has a chance to prove that he is entitled to federal trademark registration which would otherwise be refused." *Yamaha Int'l Corp. v. Hoshino Gakki Co. Ltd.*, 840 F.2d 1572, 1580 (Fed. Cir. 1988). Applicant has attached both a statement of distinctivness and evidence of acquired distinctiveness.

The mark has been used since October 17, 2001. Since that time, recognition of the mark has become widespread throughout the nation and it has garnered accolades and award for its excellence, usefulness and effectiveness. See the references below and the attachments to this response for a sampling of the recognition accorded this mark.

- In-Store Marketing Institute, a global organization of brand marketers, retailers and manufacturers focused on improving retail marketing strategy worldwide, which provides information, research and training to its members, featured a research article on Sporting Goods Purchases based on the September 2008 results from BIGresearch's[1] Consumer Intentions & Actions Survey on its webpage at www.instoremarketer.org/channel/specialty-other dated June 16, 2009.
- Badgett's Coffee Journal, a personal blog on coffee, reported May 29, 2009 on an article published on Marketwire regarding McDonald's coffee sales using an analysis of the results of the Consumer Intentions and Actions Survey. See www.aboutcoffee.net/index.html .
- Mindbranch which publishes Industry Market Research Reports and Business Analysis listed numerous Consumer Intentions and Actions rating reports on its website at www.mindbranch.com in June 2009.
- Drapery & Window Coverings, the magazine for Interior Fashian Professionals, reviewed the April 2009 BIGresearch Executive Briefing, "specifically its Consumer Intentions and Actions Survey" for purposes of advising its members that home improvement purchase may increase. See www.dwconline.com/editors_blog.php?id=53.
- National Retail Federation at its site on www.facebook.com posted an article featuring the Consumer Intentions and Actions Survey Video Briefing June 4, 2009 for the benefit of its Facebook readers. See www.facebook.com/pages/National-Retail-Federation/63502908343.
- NewsBlaze, LLC featured an article on Walmart and Walgreens comparative growth based on results from the Consumer Intentions and Actions Survey. See www.newsblaze.com.
- National Retail Federation featured in its monthly video briefing in May, 2009, the Consumer Intentions & Actions Survey.
- TWICE, the leading magazine for the consumer electronics industry, cited the Consumer Intentions and Actions Survey in its article March 12, 2009 at www.twice.com/article/CA6643928.html on competition between Wal-Mart and Best Buy.
- Jennifer March who writes a blog for www.hometextilestoday.com predicted sales outcomes for

various domestics retailers based on data from the Consumer Intentions and Actions Survey.

- BNET Industries, a CBS Interactive site, related several articles on the Consumer Intentions and Actions Survey in 2008.
- Restaurants & Institutions , a publication for the retail food industry, published a column on its website on April 10, 2008 on the effect of consumer confidence on foodservice operators and cited to Consumer Intentions and Actions Survey results.
- Reuters featured an article July 24, 2008 on Target's status and strategy in the new economy and referenced data in support of the article taken from Consumer Intentions and Actions survey. See www.reuters.com/article/reutersEdge/idUSN2426815220080724
- The French seniorscopie.com referenced the Consumer Intentions and Actions survey in its article August 21, 2007 regarding the "baby boomers." See www.seniorscopie.com/articles.
- Marketwire, Inc., the leading newswire service, released a story on the baby boomers' impact on the U.S. economy July 17, 2007 which reported on the partnership between Boomer Project and Consumer Intentions and Actions Survey. www.boomerproject.com/images/consumer_confidence_June_07.jpg or www.marketwire.com/press-release/Boomer-Project-751792.html.
- MediaPost, an on-line publishing resource for advertising professionals, featured a blog by Jack Loechner on "Women Tightening Purse Strings" on June 26, 2007 and reported various related results from the June 2007 Consumer Intentions and Actions Survey. Mediapost.com declares itself the Center for Media Research. www.mediapost.com/publications/?fa=Articles.showArticle&art_aid=62874
- Radio Sales Today, the sales and marketing arm for the radio industry, featured a program from the Radio Advertising Bureau referencing results of the May 2007 Consumer Intentions and Actions Survey in its web article of May 15,2007. See www.rab.com/public/rst/rst_new/rstarticle.cfm?id=1210&type=article2.
- Jaye Albright's Breakfast Blog of January 4, 2007, which presents "radio programming ideas for personalities and programmers" featured an article on December 2006 results from the Consumer Intentions and Actions survey reflecting consumer confidence and spending intentions.
- Travel Industry Wire featured an article March 9, 2006 on the decline of consumer confidence and cited Consumer Intentions and Actions Survey. www.travelindustrywire.com/trends-category-Financial.html.
- MrWeb Ltd. , a daily news and jobs service for market research professionals, hosted an article on October 17, 2006 on consumer confidence citing the Consumer Intentions and Actions Survey. www.mrweb.com/drno/news6038.htm
- Internet Retailer, a magazine dedicated to providing "strategies for web-based retailing" reported August 13, 2007 on BIGresearch opening an office in New York City and its intent to provide its product, Consumer Intentions and Actions Survey to the New York area.
- WT/Direct, a website sponsored by Wilmington Trust, in a web article of June 27, 2007, relied upon the June results of the Consumer Intentions and Actions Survey to report to its members on the health of consumer spending and saving. See www.wtdirect.com/wtdirect/index.jsp?fileid=1183402579511.

  - Fox News ran a story about spending for Halloween in 2007 using the results of the Consumer Intentions and Actions survey for Halloween.

- TWICE reported June 8, 2007 on consumer cutbacks in major appliance spending citing to

Consumer Intentions and Actions Survey results. See www.twice.com/article/CA6450507.html?q=gas+prices.

- Burrus Research, Inc. utilizes the Consumer Intentions and Actions Survey in its business of providing data to its clients on market intelligence. See www.consumerintentions.com.
- CNN/Money featured a story September 1, 2004 on Wal-Mart and Target that utilized results from the June 2004 Consumer Intentions and Actions Survey. http://money.cnn.com/2004/08/27/news/fortune500/best_worstshops/index.htm.
- MediaPost Blogs reflected on August 18, 2007 upon consumer confident based on results of the August 2002 Consumer Intentions and Actions Survey.
  - The Houston Business Journal ran an article on the negative impact the economy had on Valentine's Day spending after reviewing results from the Consumer Intentions and Actions Valentine's Day survey.
  - The Mercury News recently featured an article on consumer spending for the Fourth of July based on results of the Consumer Intentions and Actions Survey.
  - Cargonews Asia reported this month on the container shipping outlook based on the Consumer Intentions and Actions survey results for back-to-school in 2009.
  - The Business Journal reported on the economy's impact on back to school spending utilizing the recent Consumer Intentions and Actions survey results.
  - The Herald Tribune publised a report on the economic recovery also using teh 2009 back to school survey results.
  - www.forbes.com published an article also reviewing back to school spending.
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See also:

- STORES Magazine: What Drives Your Customers Crazy?: bigresearch.com/samples/coverstory.pdf
- BIG Regression Models - Block Oct 05: bigresearch.com/samples/BIGresearchRegressionModels.pdf

Additionally, BIGresearch through its Consumer Intentions & Actions Survey was engaged by the National Retail Foundation and American Express to survey consumers for purposes of determining the 2008 retailer with the best customer service.

Numerous business entities subscribe to the monthly Consumer Actions and Survey Results and have done so since 2002. See affidavit of Phil Rist and subscription agreements attached.

This non-exhaustive list demonstrates that the marketing and media industries, the people that know the marketing and retail industry best, recognize the Consumer Intentions & Actions Survey for its accurate and dependable surveys of consumer confidence, spending and saving intention, etc.

The mark is performing the essential function of a trademark – exclusively indentifying the commercial source and origin of the services being provided. The above citations demonstrate that consumers in this marketplace, that being market research, exclusively associate Consumer Intentions and Actions with the survey, analysis and global provision of information and data for purposes of studying consumer attitudes, perceptions, habits, etc. provided by BIGresearch, LLC and Prosper Business Development Corporation. *They associate these terms with the source and not the subject matter and characteristics of the services.* All results under a Google search of Consumer Intentions and Actions relate to BIGresearch, LLC's and/or Prosper Business Development Corporation's use of this mark. There are no other indications that this mark is used for any other purpose or by any other entity. See attached webpage of Google search results.

Consumer Intentions and Actions identifies a source rather than merely describing a character as suggested by the Examiner. Moreover, as can be seen by the above sources, Consumer Intentions and Actions is not limited to surveys but also to the analysis and provision of information and data regarding consumer attitudes, perceptions and habits.

Also attached hereto is the Affidavit of Philip Rist, Executive Vice President of Prosper averring that the mark Consumer Intentions and Actions has been in continuous use for the past five years and as early as October 17, 2001 with regard to the services described in its application for registration. The above references also demonstrate a continuous national public use of this mark since 2002.

Applicant respectfully requests that the mark Consumer Intentions and Actions be published and submitted for registration on the Principle Register.

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[1] BIGresearch is a registered trademark of Prosper Business Development Corporation, Reg. Nos. 3554120 and 3414226. BIGresearch, LLC is an affiliated company and uses the proposed mark under licensee of Prosper Business Development Corporation. See Affidavit of Philip Rist, attached.

EVIDENCE
Evidence in the nature of Webpages, articles featuring mark, Google search results, affidavit of Philip Rist has been attached.
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http://tgate/PDF/RFR/2009/07/21/20090721201425543630-77512564-044_040/evi_706117810-195353402_._Seniorscopie.pdf
Converted PDF file(s) (1 page)
Evidence-1
Original PDF file:
http://tgate/PDF/RFR/2009/07/21/20090721201425543630-77512564-044_041/evi_706117810-195353402_._Travel_Industry.pdf
Converted PDF file(s) (1 page)
Evidence-1
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Evidence-1
Original PDF file:
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Evidence-1
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Converted PDF file(s) (3 pages)
Evidence-1
Evidence-2

Evidence-3

SIGNATURE(S)
Request for Reconsideration Signature
Signature: /Maribeth Deavers/ Date: 07/21/2009
Signatory's Name: Maribeth Deavers
Signatory's Position: Attorney

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the applicant's attorney or an associate thereof; and to the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the applicant in this matter: (1) the applicant has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the applicant has filed a power of attorney appointing him/her in this matter; or (4) the applicant's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

The applicant is filing a Notice of Appeal in conjunction with this Request for Reconsideration.

Serial Number: 77512564
Internet Transmission Date: Tue Jul 21 20:14:25 EDT 2009
TEAS Stamp: USPTO/RFR-70.61.178.10-20090721201425543
630-77512564-430f57a4fd9a7f77e14878e35d6
1bafd-N/A-N/A-20090721195353402818

NRF FOUNDATION / AMERICAN EXPRESS

CUSTOMERS' CHOICE AWARDS

Frequently Asked Questions

Who is BIGresearch?

BIGresearch is a consumer market intelligence firm that provides unique consumer insights that are gathered online utilizing very large sample sizes. For almost eight years, BIGresearch's syndicated Consumer Intentions & Actions survey has monitored the pulse of more than 8,000 consumers each month... empowering clients with unique insights for identifying opportunities in a fragmented and changing marketplace.

How/When was this survey conducted?

The NRF Foundation/American Express 2008 Customer Choice survey was conducted by BIGresearch as a subset of the September 2008 Consumer Intentions & Actions survey. The online survey was conducted via email with 8,167 consumers (aged 18 and older) participating across the United States. Participants were polled from September 2-9, 2008. The survey has a margin of error of +/-1.0%.

How were survey respondents able to "vote" for the retailer providing the best customer service?

*Survey participants answered the following **open-ended** and **unprompted** question: "Thinking of all the different retail formats (store, catalog, internet, or home shopping), which retailer delivers the best customer service?"*

How was the final list of retailers determined for the Customers' Choice survey?

Survey results were coded by hand based on the input from respondents. Retailers with 10 or more mentions made the list of "Nominees."

What methodology was employed to calculate the rankings for the Customers' Choice survey?

In order to develop a fair comparison, regardless of a retailer's size or geographic coverage, the consumer survey responses were compared to each retailer's 2007 revenues to develop the overall rankings.

Annual sales for the nominees were gathered from the best available public sources (NRF, Public Filings, Retailers' Websites, Hoover's, etc.)

*The **Nominee % Share** was divided by the **Revenue % Share** and then multiplied by 100 to create an **Index**.*

*The **Index** was used to create the rankings.*

Were these results reviewed by a third party?

Yes. The survey data and the process for selecting the winners were reviewed by Professor Martin P. Block, Ph.D., of Northwestern University.

Were respondents able to explain "why" they voted for a particular retailer for the best customer service?

Yes. Survey participants were posed the write-in question: "Please tell us more about how this retailer delivers excellent customer service." Results to this question are available by request to the relevant retailer on a case by case basis.

BIGresearch

Correlation of Forward Looking Consumer Data from BIGresearch's Consumer Intentions & Actions Survey (CIA) to National Government Supplied Category Aggregate Sales Statistics

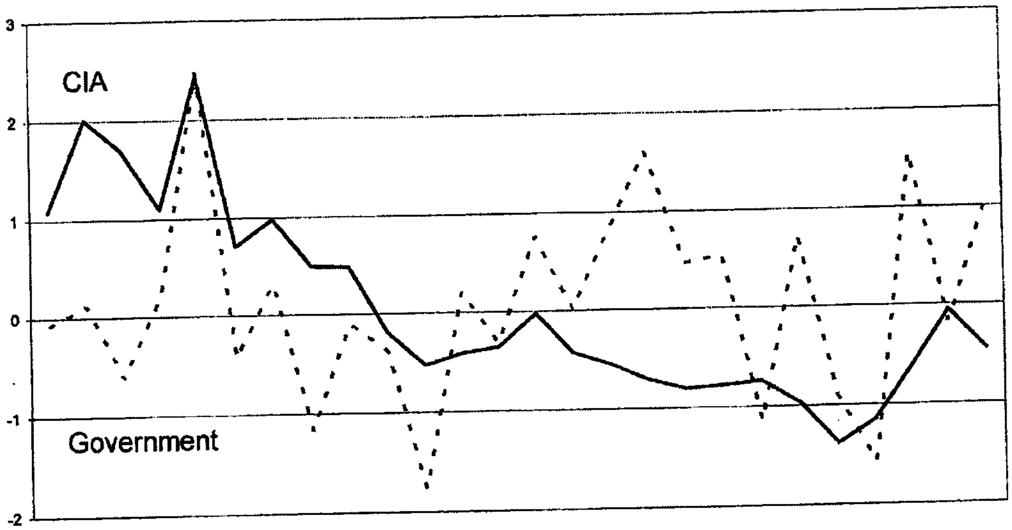
NORTHWESTERN UNIVERSITY

October 2005

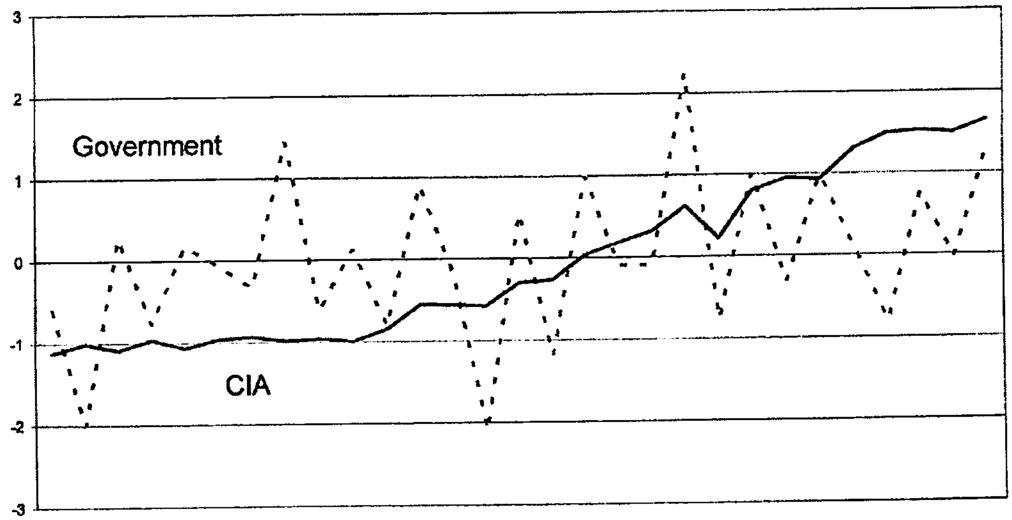
Prepared by Professor Martin Block, Ph.D.

BIGresearch CIA data correlates reasonably well with national government supplied category aggregate sales statistics on a monthly basis. These regressions used 28 months of data running through mid-2005. The strongest association is for new car sales the CIA data leads the sales statistic by about 3 months. For the restaurant category the lead is 30 days. For grocery stores the CIA data leads by 1 month.

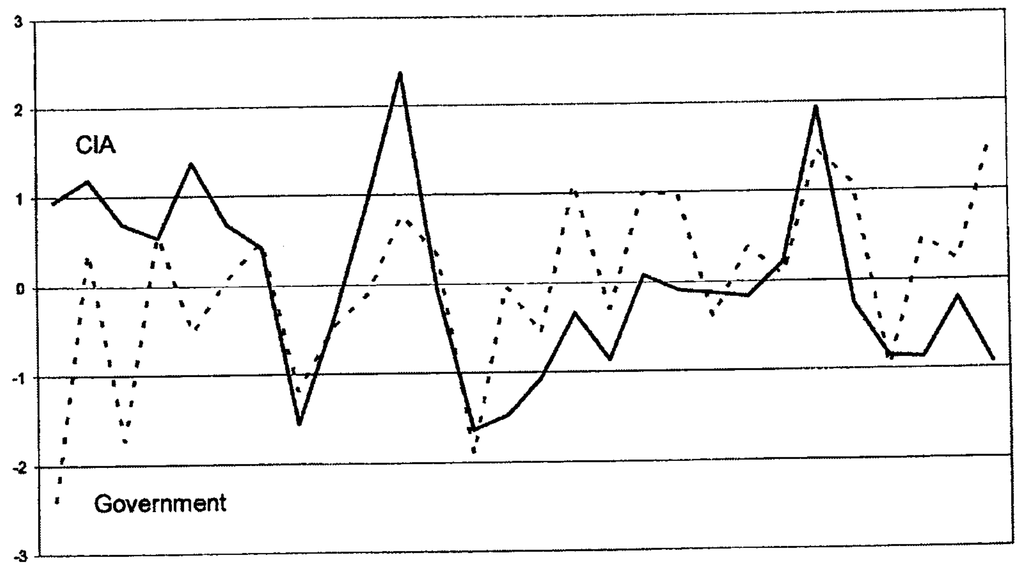
Automobiles (New Car Dealers)
Lead 3 Months
R=.949



Restaurants
Lead 30 Days
R=.938



Grocery Stores
Lead 1 Month
R=.466



Martin P. Block

Martin Block is a Professor in the Integrated Marketing Communications Division of the Medill School at Northwestern University. He teaches graduate level marketing research, sales promotion, advertising, and direct marketing courses. Joining the faculty in 1985, he was Director of the Graduate Advertising Division within Medill until 1991. He served again between 2001 and 2002.

Martin was a Professor and Chairperson of the Department of Advertising at Michigan State University before making the move to Northwestern. He was also dually appointed as a Professor of Telecommunications. During this time, he was a founder and principal of ELRA which specialized in doing consulting and research for the cable television industry. ELRA prepared several dozen winning cable franchise proposals across the country. Prior to that, he worked as Senior Market Analyst in Corporate Planning at the Goodyear Tire and Rubber Company.

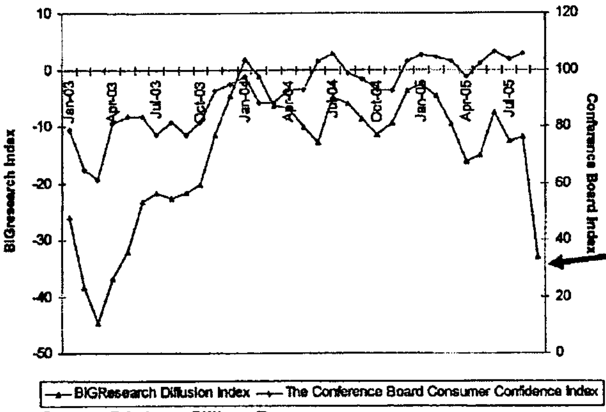
Martin is co-author of *Analyzing Sales Promotion*, which is now in its second edition (Dartnell, 1994), as well as co-author of *Business-to-Business Market Research* (South-West, 2005), in its second edition. His chapter "Marketing Communications Engineering" in *Interactive Marketing*, published in 1996 by the American Marketing Association and NTC Business Books, is the first to discuss self-organizing neural networks in the context of databases and message management. He is also co-author of *Cable Advertising: New Ways to New Business* (Prentice-Hall, 1987). He has published extensively in academic research journals, trade publications and has written several other book chapters. He has been the principal investigator on several Federally funded research projects and has served as a consultant to the Federal Trade Commission (FTC). He was featured on the NOVA program "We Know Where You Live." He provided testimony to the United States Senate.

Martin has done consulting for among others Allstate, American Association of Advertising Agencies, Ameritech, Amoco, Audit Bureau of Circulation, Circuit City, Citibank, Dell,
General Mills, Hewlett Packard, IBM, Ideastream, Kraft Foods, Maurices, Miller Brewing, 3M, National Association of Realtors, Newark InOne, Newell Rubbermaid, Nokia, Oasis Markets, Visa International and Yum Brands.

Martin received his B.A., M.A., and Ph.D. from Michigan State.

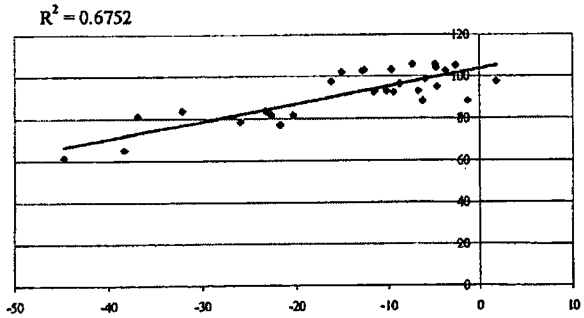
Conference Board high correlation to BIGresearch's Consumer Confidence Questions
Source: Freidman Billings & Ramsey

BIGresearch Clients Knew on 9.14 That Consumer Confidence Dropped (14 days in Advance of the Conference Board)



Source: Friedman Billings Ramsey

BIGresearch -9/14/05
With the devastation of Hurricane Katrina and nationwide gas prices reaching new highs, consumer confidence takes a nosedive in September...just 33.5% report they are confident/very confident in chances for a strong economy, down almost 11 points from last month and the lowest reading since early '03 (right before the U.S. invaded Iraq).



Source: Friedman Billings Ramsey

9/27/05 NEW YORK - Consumer confidence plummeted almost 19 points in September, its biggest drop in 15 years, as Americans worried about the economic fallout of Hurricane Katrina and rising gasoline prices
The Conference Board said its Consumer Confidence Index, compiled from a survey of U.S. households, dropped 18.9 points to 86.6, from a revised reading of 105.5.

BIGresearch

Projecting National Apparel Sales 2 Month Lead

Regression Analysis: 2 monRollClothing versus BR ch SQ, BR femShoes, ...

```
The regression equation is
2 monRollClothing = 10490 - 6.78 BR ch SQ - 261 BR femShoes
                    - 5.37 BR mens interaction


Predictor                 Coef  SE Coef      T      P  VIF
Constant               10489.8    630.4  16.64  0.000
BR ch SQ                -6.778    1.246  -5.44  0.000  1.0
BR femShoes            -260.52    60.86  -4.28  0.000  4.5
BR mens interaction     -5.370    1.686  -3.18  0.003  4.5


S = 1149.23   R-Sq = 62.8%   R-Sq(adj) = 59.3%


Analysis of Variance

Source          DF         SS        MS      F      P
Regression       3   71197808  23732603  17.97  0.000
Residual Error  32   42263346   1320730
Total           35  113461153


Source               DF    Seq SS
BR ch SQ              1  44908877
BR femShoes           1  12891346
BR mens interaction   1  13397585


Unusual Observations

      BR
      ch
Obs   SQ  2 monRollClothing    Fit  SE Fit  Residual  St Resid
 13  686               7894   7345     759       549    0.64 X
 35    0              15876  12661     325      3215    2.92R

R denotes an observation with a large standardized residual.
X denotes an observation whose X value gives it large influence.


Durbin-Watson statistic = 1.46771
```

Explanation of Variables:

This model is used to predict the 2 month rolling average for clothing totals. So, the first entry is the average of January'02 and February'02, the second entry is the average of February'02 and March'02 and so on. This means that the last entry is the average of December'04 and January'05. The variables used in the model were the all response for children's shopping diffusion index squared, the female response for shoes diffusion index, and the all response for men's dress diffusion index multiplied with the all response for men's casual diffusion index (BR men's interaction).

Projecting National Family Clothing Sales 2 Month Lead

Regression Analysis: 2 monRollFamily versus BR ch SQ, BR femShoes, ...

```
The regression equation is
2 monRollFamily = 7358 - 3.42 BR ch SQ - 109 BR femShoes + 132 BR femMCas


Predictor        Coef  SE Coef      T      P  VIF
Constant       7358.5    709.0  10.38  0.000
BR ch SQ      -3.4250   0.7930  -4.32  0.000  1.2
BR femShoes   -109.30    24.32  -4.49  0.000  2.1
BR femMCas     131.73    38.87   3.39  0.002  2.2


S = 677.748   R-Sq = 64.9%   R-Sq(adj) = 61.6%


Analysis of Variance

Source          DF        SS       MS      F      P
Regression       3  27171559  9057186  19.72  0.000
Residual Error  32  14698972   459343
Total           35  41870531


Source       DF    Seq SS
BR ch SQ      1  17867714
BR femShoes   1   4027499
BR femMCas    1   5276346


Unusual Observations

      BR
      ch
Obs   SQ  2 monRollFamily   Fit  SE Fit  Residual  St Resid
 13  686             3853  3596     439       257     0.50 X
 35    0             8616  7009     240      1607     2.54R

R denotes an observation with a large standardized residual.
X denotes an observation whose X value gives it large influence.


Durbin-Watson statistic = 1.37668
```

Explanation of Variables:

This model is used to predict 2 month rolling family clothing totals. The variables used in the model were the all response for children's shopping diffusion index squared, the female response for shoes diffusion index, and the female response to men's casual clothing diffusion index.

Projecting National Family Clothing Sales 3 Month Lead

Regression Analysis: 3 monRollCloth versus BR femCh, BR femShoes, ...

```
The regression equation is
3 monRollCloth = 10799 + 117 BR femCh - 221 BR femShoes
                 - 4.35 BR mens interaction


Predictor                  Coef  SE Coef      T      P  VIF
Constant                10799.3    434.9  24.83  0.000
BR femCh                 117.50    14.85   7.91  0.000  1.0
BR femShoes             -221.17    41.81  -5.29  0.000  4.5
BR mens interaction      -4.348    1.160  -3.75  0.001  4.5


S = 791.022   R-Sq = 75.5%   R-Sq(adj) = 73.2%


Analysis of Variance

Source          DF        SS        MS      F      P
Regression       3  61607061  20535687  32.82  0.000
Residual Error  32  20022922    625716
Total           35  81629983


Source               DF    Seq SS
BR femCh              1  41715884
BR femShoes           1  11104527
BR mens interaction   1   8786650


Unusual Observations

Obs  BR femCh  3 monRollCloth    Fit  SE Fit  Residual  St Resid
 35     -13.4           13572  11216     195      2356     3.07R
 36       2.0           14803  13032     259      1771     2.37R

R denotes an observation with a large standardized residual.


Durbin-Watson statistic = 1.10985
```

Explanation of Variables:

This model is used to predict the 3 month rolling average of clothing store totals. The first entry of this data is the average of January'02, February'02 and March'02, the last entry is the average of December'04, January'05 and February'05. The variables chosen here are the female response to children's clothing, female response to shoes, and the all response for men's dress diffusion index multiplied with the all response for men's casual diffusion index (BR men's interaction).

Projecting National Men's Clothing Sales 3 Month Lead

Regression Analysis: 3 monRollMens versus BR Childrens, BR femShoes, ...

```
The regression equation is
3 monRollMens = 818 + 6.63 BR Childrens - 11.1 BR femShoes
              - 0.238 BRfemMinteraction


Predictor              Coef   SE Coef      T      P  VIF
Constant             818.44     47.37  17.28  0.000
BR Childrens          6.626     1.591   4.17  0.000  1.4
BR femShoes         -11.054     2.447  -4.52  0.000  2.2
BRfemMinteraction  -0.23811   0.07070  -3.37  0.002  2.4


S = 66.9487   R-Sq = 70.5%   R-Sq(adj) = 67.8%


Analysis of Variance

Source          DF      SS      MS      F      P
Regression       3  343312  114437  25.53  0.000
Residual Error  32  143428    4482
Total           35  486740


Source             DF  Seq SS
BR Childrens        1  251807
BR femShoes         1   40664
BRfemMinteraction   1   50841


Unusual Observations

Obs  BR Childrens  3 monRollMens    Fit  SE Fit  Residual  St Resid
  8           3.6          659.0  791.8    25.2    -132.8    -2.14R
 34           6.8         1043.0  909.6    25.1     133.4     2.15R
 36         -10.2          958.0  774.3    16.8     183.7     2.83R

R denotes an observation with a large standardized residual.


Durbin-Watson statistic = 0.853360
```

Explanation of Variables:

This model is used to predict the 3 month rolling average of men's clothing totals. The variables chosen here are the all response for children's diffusion index, the female response to shoes diffusion index, and the female response to men's dress diffusion index multiplied by the female response to men's casual diffusion index (BRfemMinteraction).

Projecting National Women's Clothing Sales 3 Month Lead

Regression Analysis: 3 monRollWom versus BR Childrens, BR femShoes, ...

```
The regression equation is
3 monRollWomens = 3646 + 25.1 BR Childrens - 41.1 BR femShoes
                  + 39.3 BR femWDress


Predictor         Coef  SE Coef      T      P  VIF
Constant        3646.2    259.1  14.07  0.000
BR Childrens    25.138    3.620   6.94  0.000  1.0
BR femShoes    -41.072    8.765  -4.69  0.000  3.9
BR femWDress     39.32    10.47   3.76  0.001  3.9


S = 178.972   R-Sq = 68.2%   R-Sq(adj) = 65.2%


Analysis of Variance

Source          DF       SS      MS      F      P
Regression       3  2198561  732854  22.88  0.000
Residual Error  32  1024988   32031
Total           35  3223549


Source        DF   Seq SS
BR Childrens   1  1486306
BR femShoes    1   260027
BR femWDress   1   452228


Unusual Observations

Obs  BR Childrens  3 monRollWomens    Fit  SE Fit  Residual  St Resid
  2         -18.3           2558.7  2791.4   120.7    -232.8    -1.76 X
  8           3.6           2501.3  2939.9    63.0    -438.5    -2.62R
 35           0.1           3318.0  2929.9    54.0     388.1     2.27R

R denotes an observation with a large standardized residual.
X denotes an observation whose X value gives it large influence.


Durbin-Watson statistic = 1.15856
```

Explanation of Variables:

This model is used to predict the 3 month rolling average of women's clothing totals. The variables chosen for this model are the all response for children's diffusion index, the female response for shoes diffusion index, and the female response for women's dress cloths diffusion index.

Projecting National Family Clothing Sales 3 Month Lead

Regression Analysis: 3 monRollFamily versus BR femCh, BR femShoes, ...

```
The regression equation is
3 monRollFamily = 7166 + 64.5 BR femCh - 94.5 BR femShoes + 105 BR femMCas


Predictor        Coef  SE Coef      T      P  VIF
Constant       7166.3    504.1  14.21  0.000
BR femCh       64.545    9.814   6.58  0.000  1.2
BR femShoes    -94.49    17.13  -5.52  0.000  2.0
BR femMCas     104.73    27.76   3.77  0.001  2.2


S = 481.138   R-Sq = 77.1%   R-Sq(adj) = 75.0%


Analysis of Variance

Source          DF        SS       MS      F      P
Regression       3  24971550  8323850  35.96  0.000
Residual Error  32   7407790   231493
Total           35  32379341


Source       DF    Seq SS
BR femCh      1  17916608
BR femShoes   1   3760057
BR femMCas    1   3294885


Unusual Observations

Obs  BR femCh  3 monRollFamily     Fit  SE Fit  Residual  St Resid
 35     -13.4           7186.0  6195.6   191.6     990.4     2.24R
 36       2.0           8406.0  6780.9   158.4    1625.1     3.58R

R denotes an observation with a large standardized residual.


Durbin-Watson statistic = 0.830409
```

Explanation of Variables:

This model is used to predict the 3 month rolling average of family clothing totals. The variables chosen are the female response to children's clothing diffusion index, the female response to shoes diffusion index, and the female response to men's casual clothing diffusion index.

interoffice memo

Date: 7/14/2005

To: Phil Rist

From: Lindsey Griffin

RE: BIGresearch's consumer confidence survey is correlated with the Dow

---

To determine if BIGresearch's data is mathematically predicting consumer trends, I was asked to complete a regression and correlation analysis on the Dow Jones Industrial Average compared with the consumer confidence question from BIGresearch's survey. I have found that BIGresearch is capable of accurately predicting consumer trends. Beginning with the correlation analysis, I found that BIGresearch's data is highly correlated with the Dow. Correlation indicates the level of linear relationship shared by two sets of data. The highest value for a correlation score is +1 or -1, this is considered perfect correlation. No correlation is represented by 0. The p-value (or P) is pertinent because it represents the statistical significance, the smaller the p-value the more statistically significant and the more relevant the information. For this model, I used two variables: Diffusion Index and the Diffusion Index Squared. The Diffusion Index is a way to consolidate the responses from the survey, it represents: ("very confident" + "confident")-("low confidence" + "no confidence")*100. The correlation between the Diffusion Index and the Dow is 0.566 and is highly statistically significant. The correlation between the Diffusion Index Squared and the Dow is -0.722 and is also highly statistically significant. Both of these readings indicate there is a strong relationship between BIGresearch's data and the Dow. The regression analysis with these variables compared with the Dow is below:

The regression equation is

Dow Jones Industrial Average = 10227 - 0.764 BR Diffusion Index SQ + 15.8 BR Diffusion Index(5)

Predictor	Coef	StDev	T	P
Constant	10226.8	102.8	99.53	0.000
BR DI SQ	-0.7637	0.1206	-6.33	0.000(1)
BR Diffu	15.839	3.986	3.97	0.000(2)

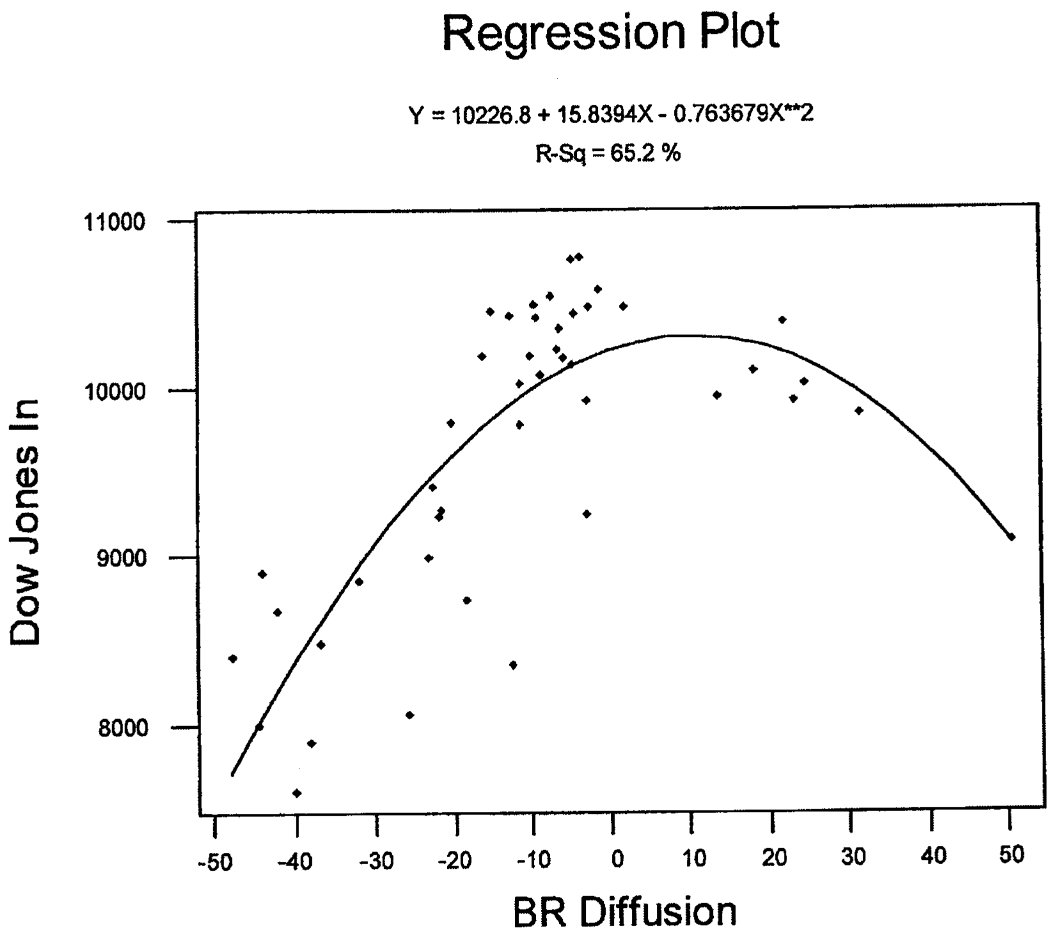
S = 530.2 R-Sq = 65.2% R-Sq(adj) = 63.6%(4)

Analysis of Variance

Source	DF	SS	MS	F	P
Regression	2	22165194	11082597	39.42	0.000(3)
Residual Error	42	11808219	281148		
Total	44	33973413			

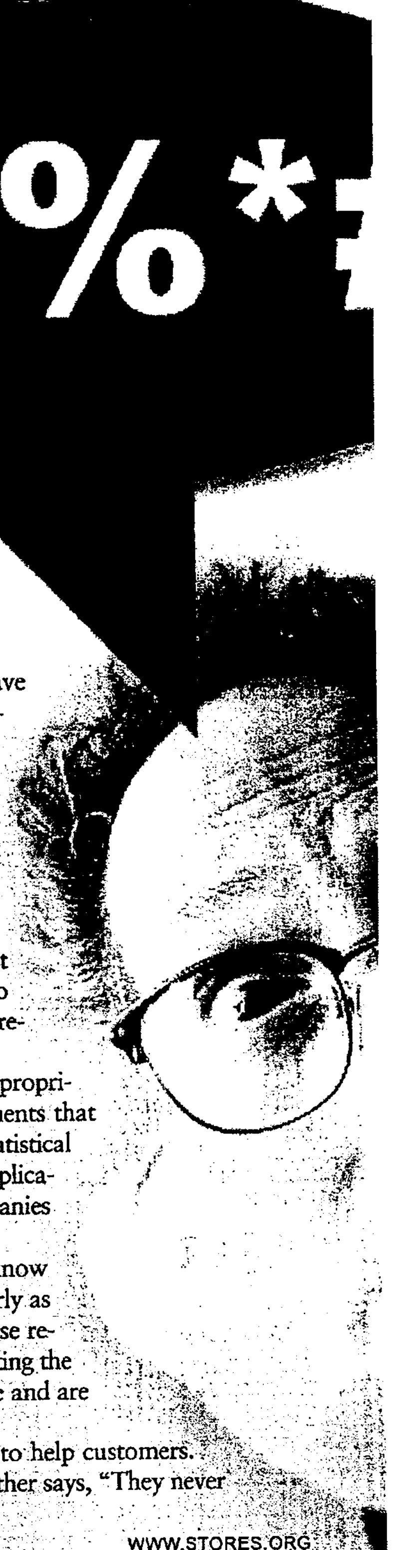
This is a very good regression model. The equation to predict the Dow by Diffusion Index Squared and the Diffusion Index is highlighted at the top of the printout, marked with a (5). Both variables are highly significant with p-values of 0.000, indicated with a (1) and (2). More importantly the model itself is highly significant with a p-value of 0.000, marked with a (3). This means that this model is capable of accurately predicting the Dow from the Diffusion Index and the Diffusion Index Squared. The R-Sq adj is an indicator of the practical significance of the model. It designates the percent of the Diffusion Index and Diffusion Index Squared that can predict the Dow Jones. In this case, the R-Sq adj is very good with 63.6% predictability. So, the Diffusion Index Squared and the Diffusion Index can accurately predict 63.6% of the Dow Jones Industrial Average.

This regression model and the correlation analysis mathematically prove that BIGresearch's results are highly correlated with consumer trends. This is easily seen in the graphical representation of the regression model below:



COVER STORY

WHAT DRIVES YOUR CUSTOMERS CRAZY?



BY SUSAN REDA, EXECUTIVE EDITOR

The short answer is: your employees! It turns out the same people you've trained to welcome shoppers with a smile and assist them in finding what they need are actually sabotaging your customer-centric initiatives. Shoppers relay story after story of store associates who avoid eye contact, hide in the stockroom for fear of being approached by shoppers and shrug their shoulders when asked a question.

WHAT BOTHERS SHOPPERS THE MOST

Shoppers were asked to weigh in on their greatest shopping frustrations. Pricing strategies didn't top the list, nor did out-of-stocks or product complexity. The single biggest source of exasperation is customer service.

TOPIC	PERCENT*
Employees don't know/care	21%
Understaffed	21
Bad customer service	20
Rude employees	19
Staff no help	19
Cannot find help	15
Store policies	10
Hires low pay/benefits staff	9
Store presentation	2
Expensive	1
Other	21

Source: STORES Magazine/BIGresearch

* Respondents could choose more than one answer

And if you don't think your employees would ever behave so poorly . . . think again. According to data compiled exclusively for STORES by BIGresearch, apathetic, ill-mannered and poorly-trained sales associates are driving shoppers out the door and to the competition – where, they say, they're likely to experience more of the same.

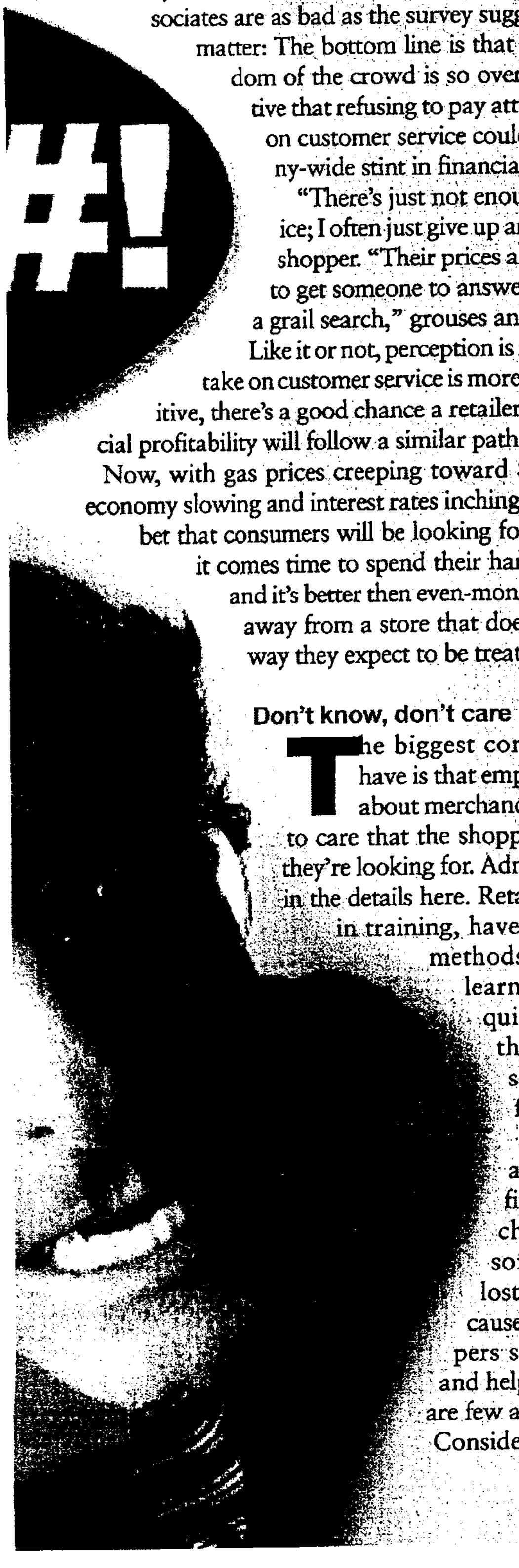
The study, which includes more than 7,000 verbatim responses, explores shoppers' view of what constitutes poor customer service. Consumers were asked to write in the name of the store that they believe provided the worst service. Then, a follow-up question allowed consumers to explain why; we've chosen to eliminate the names of the retailers.

Analysis of the consumer input was performed using a proprietary methodology for the study of open-ended comments that combines natural language processing with advanced statistical modeling. This technology was developed by Science Applications International Corp. (SAIC), one of the largest companies in the IT service industry.

Topping the list of gripes are employees who "don't know or don't care," cited by 21 percent of those polled. Nearly as many describe front-line employees as "rude" and accuse retailers of either understaffing the selling floor or populating the space with employees who don't know the merchandise and are ill-equipped to provide answers.

One respondent writes, "Salespeople have no desire to help customers. They ignore shoppers and appear to be occupied." Another says, "They never listen to what the customer's saying. Even if you walk away, it doesn't matter because you're just a number to them."

Granted, customers are more cynical than they were even just a few years back. Tempers seem shorter, patience appears thinner and shoppers are quicker to bail on a retailer when they feel they've received poor service. And whether retail sales associates are as bad as the survey suggests doesn't really matter: The bottom line is that the collective wisdom of the crowd is so overwhelmingly negative that refusing to pay attention to feedback on customer service could hasten a company-wide stint in financial rehab.



"There's just not enough customer service; I often just give up and leave," says one shopper. "Their prices are good, but trying to get someone to answer a question is like a grail search," grouses another.

Like it or not, perception is reality. If shoppers' take on customer service is more negative than positive, there's a good chance a retailer's long-term financial profitability will follow a similar path.

Now, with gas prices creeping toward $4 per gallon, the economy slowing and interest rates inching upward, it's a safe bet that consumers will be looking for good deals when it comes time to spend their hard-earned money – and it's better then even-money that they'll walk away from a store that doesn't treat them the way they expect to be treated.

Don't know, don't care

The biggest complaint shoppers have is that employees don't know about merchandise and don't seem to care that the shopper can't find what they're looking for. Admittedly, the devil is in the details here. Retailers invest heavily in training, have explored various methods of long-distance learning and often require the new kid on the selling floor to shadow a veteran for a few days.

So it's understandable that seeing these findings makes merchants cringe. Still, something is getting lost in translation because, from where shoppers sit, knowledgeable and helpful sales associates are few and far between. Consider these comments:

SHOPPERS SOUND OFF

STORES/BIGresearch survey participants were invited to share their feelings about customer service — or the perceived lack thereof. With even the briefest glance at the following remarks it's painfully obvious that shoppers are not happy with the way they're being treated in stores.

"It always feels like they are judging you the minute you walk in . . . if you look as though you don't have money, they snub you."

"Do they even realize they have customers?"

"I am appalled at their return policy . . . You pay a 15 percent restocking fee if you return a gift you don't want."

"The associates are rude. If you can somehow prevail upon them to wait on you, you find out that they cannot answer basic questions about the merchandise. A tribe of monkeys would more helpful and knowledgeable."

"Young people have a tendency to ignore older shoppers."

"They seem to think it should be clear to shoppers that they are far too busy talking to one another to waste their time with customers."

"They just don't care. They will make you wait in line 'til they are good and ready to come check you out."

"When you ask a salesperson about something, they always say it isn't their department."

"Employees pawn you off on the next unknowledgeable employee."

"Their mental capacity is completely flat-lined."

"They're miserable in all aspects of customer service and if you get so fed up with it that you walk out vowing never to return, corporate will never know because their complaint process requires an identifying number from a receipt. I won't pay to be mistreated like that."

"In some stores it's become a game of hide and seek. Sometimes I feel like sending up smoke signals or lighting up a strobe light to get their attention."

"They must have an affirmative action program to employ zombies. I have experienced more inconsistencies between posted prices and the price that rings up at the register than in any other chain."

"They seem to only hire people that have just taken their medication in the break room. Across multiple states, I've never had a good experience."

"The sales associates take up the entire aisle when they are restocking shelves and the cashiers are too busy chatting with one another to ring up a purchase quickly and efficiently. I often feel that I should apologize to them for interrupting their conversation."

"Arrogant, unfriendly staff who would rather kill their mothers than offer you service."

"Generally, I feel as if my business is not important to them. They never go the extra step to make me feel important."

"I have had problems finding help there, and when I do find someone to assist me, they don't know where things are or how to answer my questions."

"The staff at the front counters look like high school dropouts. I've made a game of seeing which one can stall long enough so they do not have to wait on the next person in line. ... Management can be right behind the counter looking at the line of shoppers waiting to check out but never considers opening another line."

Let's be honest. Shoppers don't expect — or necessarily want — hand-holding. Their customer service expectations generally reflect the type of retail store they're shopping in. At Target, they want someone to be able to tell them where products are located and for the checkout line to move quickly. At Nordstrom, it's a different ballgame: If a shopper is willing to spend a premium for a dress shirt, he expects a sales associate to be able to do something beyond scan and bag.

How rude!

According to STORES/BIGresearch, 19 percent of shoppers say rude employees are the linchpin of poor customer service. The bad news is that the percentage could climb, particularly as Gen Y takes its place on the selling floor. Say what you will about the waves of youth that preceded it, but this over-indulged, overly-praised generation has real issues with the concept of serving others, and too many behave in ways that threaten to cause a customer service train wreck.

Shoppers' complaints about rude employees get to the heart of how difficult it can be for retail companies to manage the human element of their business. Systems can measure progress on most fronts, but when it comes to quantifying the continuity and consistency of customer service, technology is useless.

How great would it be if front-line staff could be outfitted with an application that delivered data to the store manager in a dashboard format? When an employee uttered a rude comment, the needle on the rude-ometer would swing into the danger zone and the manager could rush out to the sales floor to rectify the problem.

Clearly, employees are not robots (nor would you want them to be), but finding ways to stave off "rude" comments is a must.

"The people that work there are really rude and treat customers like they're not there."

"Most of their employees are too young, too rude and too snooty. They also always seem to approach shoppers who look like they have more money."

The challenge becomes finding employees who are generally upbeat, engaged and interested in what they're selling, rather than sullen, punch-the-clock types that are just marking time until their next paycheck. That's not an enviable task by any means.

Policies and presentation

Store policies were cited by nearly 10 percent of those surveyed, with most grumbling over returns policies. Lenient policies instituted by some retailers have created a situation where consumers have come to expect a "no-questions-asked" approach to returns. The climate has shifted, however, and retailers are not quite as easygoing about returns as they were a few years ago. The study suggests shoppers are none too pleased with the change.

"Their policies regarding returns are too rigid and they always give you a hassle," wrote one respondent. "They do not give you cash back on your returns; they give you a store credit. God forbid you don't have a receipt; they won't accept the items even if the tag with the store brand and price is still attached," adds another.

Finding ways to communicate policies is one thing; getting shoppers to pay attention is another game entirely. Years back, Paco Underhill did a study which found that shoppers don't read more than three or four words of a sign – a serious detriment to retailers trying to communicate a return policy. Includ-

ELEMENTS OF GOOD CUSTOMER SERVICE

Feeling a little battered and bruised by shoppers' seemingly endless diatribe on retail customer service? It turns out there's a silver lining.

The STORES/BIGresearch survey also asked consumers to write in the name of the store that they believed provided the best service, then asked them to explain their choices.

Helpful and available staff topped the list, but policies and store practices are also seen as important elements of customer service. Relative to the more employee-focused complaints, the spectrum here is broader: Shoppers cite different elements that make up good customer service.

"There are a lot of clerks and they are always checking on the customers and asking, 'Have you found everything you are looking for?' If not, they are willing to help you even if it is not their department."

"The employees are always willing to extend extra effort. They are willing to find whatever the customer needs, walking all over the floor to find the desired item in a timely manner, trying to meet the customer's wants."

TOP 10 ELEMENTS FOR BEST CUSTOMER SERVICE

ELEMENT	PERCENT*
Always helpful	35%
Available staff	18
Fair return policy	14
Good communication	12
Friendly staff	12
Good prices	9
Great store	4
Fast service	4
Selection	3
Quality products	2

Source: STORES/BIGresearch

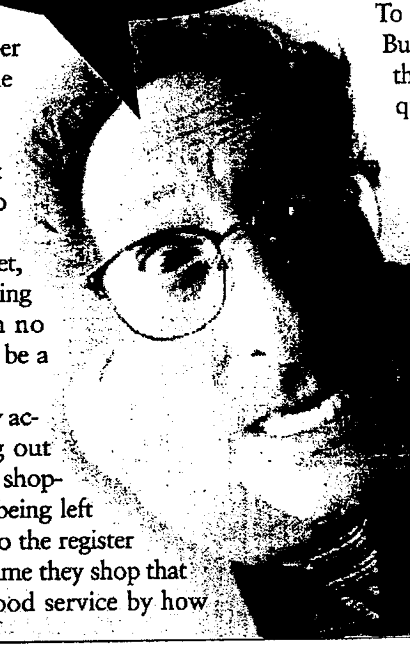
*Respondents could choose more than one answer ing the policy specifics on every receipt will help, as will consistency within and between stores.

An underlying theme of many shopper comments is the disconnect between the image projected by the brand in various forms of advertising and the experience they have when they visit the store. It may be time for marketing and HR to get on the same page.

When ad-fueled expectations aren't met, good will quickly fades. As such, training and monitoring front-line staff can no longer be viewed as a cost; it needs to be a priority.

Delivering good customer service may actually be more difficult than figuring out what shoppers will buy. One day the shopper's definition of customer service is being left alone to roam the aisles, then getting to the register and finding there's no wait. The next time they shop that very same retailer, they'll measure good service by how quickly someone approaches them offering help and how knowledgeable they are about the item they're looking to purchase.

> Shoppers are quick to spill the beans about a negative customer service experience



To say it's arbitrary would be an understatement. But shoppers do have retailers on a short leash. If they experience sub-par customer service, they're quick to cut them loose.

Still, retailers need to remain vigilant about training and committed to coaching the sales associates on the tenets of good customer service. In an industry where differentiation is vital, customer service can truly become a competitive advantage.

And the last thing retailers need or want is to fall victim to negative word of mouth. In today's multimedia, blog-happy world, shoppers are quick to spill the beans about a negative customer service experience, and damaging word of mouth ripples out quickly – often doing more damage than can reasonably be measured. **STORES**

BIGresearch

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info@bigresearch.com

Subscription Agreement

Client: Discover Financial Services

Address: 2500 Lake Cook Road, 3N

Riverwoods, IL 60015

Contact: Dave Phillis

E-mail: davidphillis@discoverfinancial.com

Phone: 847-405-4379

DESCRIPTION:

- A 12 month subscription to the **Consumer Intentions & Actions** Intelligence Service (CIA). The annual subscription will automatically renew after 12 months unless Client provides notification in writing 90 days prior to the anniversary date of the Subscription Agreement. Give us price 120d prior
- During the 12 month subscription, Client will have the right to insert 4 questions (one each quarter) which can be cross tabbed across the whole study for that month.
- Development of a monthly newsletter from the CIA for Discover to leverage internally or externally.
- Delivery of full data, monthly trending and tracking reports, customized reports and data mining/ cross tabbing and software.
- BIGresearch will provide consulting services to develop and deliver customized monthly reports and presentation templates (not to exceed 3) based on Discover's unique needs.

PRICE: \$3,500 per month less 15% renewal discount = \$3,000 per month
Total Price: \$36,000 payable up front. No refunds
TERM: November 2002 through November 30th 2003

Client agrees to the following additional terms:

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Agreed to by Discover: Financial Services, Inc.

By: David Phillis

David Phillips
(Printed Name)

Title: Sr Manager

Date: 11/11/02

Agreed to by BIGresearch, LLC

By: ____________________

____
(Printed Name)

Title: ____________________

Date: ____________________

BIGresearch

Proposal for General Mills
"Consumer Intentions & ~~Actions Intelligence~~ Service" (CIA)

Jeff,

This license agreement is intended to ~~outline how General Mills can immediately begin~~ using the Consumer Intentions & Actions Intelligence Service (CIA) and leverage it to gain a better level of intelligence about your target customer, competitors ~~and the~~ changing consumer marketplace.

The CIA from BIGresearch was created to look at where consumers are going and provide a new level of retail market insight that no ~~one has ever~~ seen before that anticipates consumer intentions and actions. Each month you gain a new level of understanding of the changing tastes, habits and spending of the consumer ~~to influence behavior by creating~~ winning marketing strategies and tactics.

Examples of Intelligence Categories we will deliver:

***Complete demographic ~~profiles~~**
*** Spending plans by key retail categories**
(Women's & Men's dress/casual clothes, children's clothes, shoes, ~~HBA, going out to eat~~, sporting goods, electronics, CDs, DVDs, home improvement, home & garden, furniture, decorative home furnishings, candy, wine, beer groceries, toys)
*** Retail shopping by store names**
(Home Improvement, Consumer Electronics, Shoes, Department Stores, Men's ~~Women's, Children's Clothing)~~...
***Spending plans by store type and sales channel**
(department stores, discount ~~department stores, department stores~~ upscale specialty stores, value priced specialty stores, outlet stores, mail order catalogs, online, home shopping by TV)
***Prescription Drug Retail Channels with store names**
*Shopping strategies *Fashion orientation
***Consumer attitudes toward the economy *Lifestyle Indicators**
***Consumer attitude and behavior changes since Sept 11th**
~~*Grocery shopping by store name~~ *Auto ownership by make of car
***Reasons for shopping *Online shopping**
~~*Attitudes toward spending~~
***Purchase intentions of durable goods and travel**
(car/truck, computers, furniture, home appliances, ~~house/land~~, jewelry/watch, RV/boat, stereo equip., TV/VCR/DVD, *vacation travel)
***Financial Plans**
(refinancing home, paying down debt, increasing savings, pay more with cash, buy/sell stocks, decreasing spending)
***Key Consumer Package Goods Categories**
(such as snack foods, beverages, health beauty, cereals, frozen foods etc.)

We propose the following:

"Introductory Annual Subscription"

A 12 month subscription to the CIA that gives you the option within the first 90 days to notify us in writing that you wish to discontinue the service.

This requires a commitment of a minimum of 90 days to be delivered at a discounted rate of $2,500 per month. The remainder of the 12 months will have a rate of $3,000 per month.

This will allow you to benchmark, trend and track key metrics, and fully evaluate the intelligence delivered and its impact on your marketing strategies and tactics.

**The annual subscription will automatically renew after 12 months unless we are notified in writing 90 days prior to the anniversary date of the license agreement.*

The Introductory Annual Subscription includes:

*** Delivery of full data, monthly trending and tracking reports, customized reports and data mining/ cross tabbing and software*

*** In the first 90 days we will provide consulting services to develop and deliver customized monthly reports (not to exceed 3) based on General Mills' unique needs*

***During November the CPG Category to be profiled is Baking Products. General Mills will have the opportunity to provide input and give feedback to develop this category*

*** During the 12 month subscription you will have the ability to insert 4 questions (one each quarter) which can be cross tabbed across the whole study for that month*

***With a 12 month subscription you will receive a library of the current year's monthly studies on a CD*

* Limited License Terms

(General Mills) agrees to the following terms:

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By signing below and returning this document, General Mills signifies acceptance of the proposal and terms contained herein:

BIGresearch

By: Gary W. Drenik
Gary W. Drenik
(Printed Name)

Title: Managing Director

Date: Oct. 7, 2002

General Mills

By: J. Hunter
Jeff Hunter
(Printed Name)

Title: Director, Consumer Insight

Date: Oct. 3, 2002

Oct-01-2002 04:48pm From-PEPSICO 972 334 6443 T-451 P.002/002 F-045

To: Phil Rist

BIGresearch

BIGresearch, LLC.
100 Old Wilson Bridge – Suite 205
Worthington, Ohio 43085
614-846-0146 fax: 614-846-0156
info@bigresearch.com

Subscription Agreement

CLIENT: PepsiCo

Contact: Patrick Barnes

Address: 7701 Legacy Dr. 2B-181

Plano TX. 75025

E-mail: patrick.barnes@fritolay.com

Phone: 972-334-2794

DESCRIPTION:

- A 12 month subscription to the "Consumer Intentions & Actions" Intelligence Service CIA that gives PepsiCo the option within the first 90 days to notify BIGresearch in writing that you wish to discontinue the service. The annual subscription will automatically renew after 12 months unless we are notified in writing 90 days prior to the anniversary date of the license agreement.
- With the subscription you will receive a library of the current year's monthly studies on a CD
- During the first 90 days BIGresearch will provide consulting services to develop and deliver customized templates and monthly reports (not to exceed 3) based on PepsiCo's unique needs at no cost.
- During the 12 month subscription, Client will have the right to insert 4 questions (one each quarter) which can be cross-tabbed across the whole study for that month.
- BIGresearch will provide access to its BIG Executive Briefing. (Economic and Consumer Insights Newsletter) to use internally and externally with proper attribution.

PRICE: $3,000 per month for the CIA subscription
TERM: October 2002 through October 2003

Client agrees to the following additional terms:

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Agreed to by PepsiCo:	Agreed to by BIGresearch:
By: Dave Donohue	By: Gary Drenik
(Printed Name)	Gary Drenik (Printed Name)
Title: Director Cust Development	Title: President
Date: 10.1.02	Date: 10/2/02

DEC-20-02 15:15 FROM: ID:614 846 0156 PAGE:003

BIGresearch

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Subscription Agreement

Client: Harte-Hanks

Contact: Mitch Bednar

Address: 6701 Bay Meadow Sr.

E-mail: mitch_bednar@harte-hanks.com

Glen Burnie, Maryland 21060

Phone: 410-412-1764

DESCRIPTION:

- A 12 month subscription to the Consumer Intentions & Actions Intelligence Service (CIA) that gives Harte-Hanks the right to cancel subscription after the 3rd month. The annual subscription will automatically renew after 12 months unless Client provides notification in writing 90 days prior to the anniversary date of the Subscription Agreement.
- With a 12 month subscription Harte-Hanks will receive a library of the current year's monthly studies on a CD.
- During the first 90 days BIGresearch will provide consulting services to develop and deliver customized monthly reports and presentation templates (not to exceed 3) based on Harte-Hanks' unique needs.

PRICE: $3,500 per month

TERM: ~~November~~ 2002 through ~~November~~ 30th 2003
DEC 2002 — DEC 31, 2003

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Agreed to by Harte-Hanks:

By: Mitch Bednar

MITCH BEDNAR
(Printed Name)

Title: MANAGING DIR

Date: 12/20/02

Agreed to by BIGresearch

By: Gary Drenik

Gary Drenik
(Printed Name)

Title: Partner

Date: 12/20/02

BNET Industries, a CBS investment site

BNET Industries

CIA

(CIA) is in the Government Industry

Market Cap:$320.2M

Last Fiscal Year Sales:$146.6M

- Public
- US

Dow Jones Description

Holding Company; Insurance & Securities Services

Chairman & CEOHarold E. Riley

Number of Employees 320

Contact Information

400 E Anderson Ln

Austin, Texas 78752

www.citizensinc...

(512) 837-7100

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burrus

Consumer Intentions & Actions (CIA™) Survey

BIGresearch

Each month, the Consumer Intentions & Actions survey (CIA) gathers insights from over 8,000 U.S. consumers.

MONTHLY TRACKING

Economy
Consumer Confidence
Investing in the Stock Market
Concern for Layoffs
Unemployment

Major Purchase Plans
Car/Truck
Computer
Furniture
Home Appliances
House/Land
Jewelry/Watch
Major Home Improvement/ Repair
RV/Boat
Stereo Equipment
TV
VCR/DVD
Digital Camera
Vacation Travel

Cars Buyers
Current Make
Makes Considering to Purchase
Purchase Motivators
Price Range
New v. Used
Car, Truck, Van or SUV
Recent Buyers
Reason for Purchase

Life Changes
More Practical
More Impulsive
Needs over Wants
Food Safety
More Time at Home
More Money Decorating
Concern for National Security
Reordered Life Priorities
Reordered Work Priorities
More Time with Family

Financial Plans (next 3 months)
Refinance Home
Pay Down Debt
Increase Savings
Pay with Cash More Often
Buy Stocks
Sell Stocks
Decrease Overall Spending

Deferred Purchases (last 30 days)
Apparel
Dining Out
Vacation Travel
Home Improvement Projects
Entertainment (movies, shows, etc.)
Auto Purchases
Electronics

Retail Motivators
Importance of Sales
Importance of Familiar Labels
Fashion Forward v. Conservative

Aisle of the Month
(category changes each month)
Brands Purchased Most Often
Store Where Purchases Are Made
Frequency of Purchases
Category & Aisle Management

Shopping Plans (next 90 days)
Children's Clothing
Women's Dress Clothing
Women's Casual Clothing
Men's Dress Clothing
Men's Casual Clothing
Shoes
Health & Beauty Aids
Going Out to Eat
Sporting Goods
Toys
CDs/DVDs/Videos/ Books
Electronics
Groceries
Home Improvement Supplies
Lawn and garden Supplies
Home Furniture
Decorative Home Furnishings
Linens/Bedding/ Draperies
Candy
Beer/Wine/Alcohol
Internet Shopping
Catalogue Shopping
TV-Home Shopping

Store Shopped at Most Often (write in)
(In-depth detail rotated monthly)
Women's Clothing (Apr 05)
Men's Clothing (June 05)
Children's Clothing (Oct 05)
Shoes (July 05)
"Electronics (TV's, DVD's, etc.)" (Feb 05)
Home Improvement/Hardware (May 05)
Major Appliances (Sept 05)
Linens/Bedding/Draperies (Mar 05)
Groceries (Aug 05)
Health & Beauty Aids (Nov 05)
Prescription Drugs (Jan 05)

Store Type Shopped by Merchandise Line
Discount Store Department Store
Specialty Store
Warehouse Club
Grocery Store
Drug Store
Online
Catalogue

Seasonal Spending Plans
(category changes each month)

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Tuesday, July 14, 2009

Economy crimps back-to-school spending plans

The Business Journal of Milwaukee

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The economy is reining in plans for back-to-school spending with the average family expected to spend almost 8 percent less this year on school merchandise than in 2008, according to a survey by the **National Retail Federation**.

The Washington, D.C.-based trade group's 2009 Back to School Consumer Intentions and Actions Survey found that the average family with students in grades K-12 is expected to spend $548.72 on school merchandise in 2009 compared with $594.24 in 2008. Total back to school spending is expected to reach $17.42 billion.

The survey, conducted for the federation by BIGresearch, found that 85 percent of Americans are changing their back-to-school spending plans because of the economy. Fifty-six percent said they would hunt for sales more often; 49 percent planned to spend less overall; 41 percent expect to purchase more store brand or generic products and 40 percent are planning to increase their use of coupons.

The survey also found that families are altering broader educational plans for children because of the economy. Eleven percent of respondents said their children will cut back on extracurricular activities or sports and nearly 6 percent say that the economy is impacting whether their children will attend a private or public school.

"The economy has clearly changed the spending habits of American families, which will likely create a difficult back-to-school season for retailers," said National Retail federation CEO Tracy Mullin. "As people focus primarily on price, strong promotions and deep discounts will ultimately win over back-to-school shoppers this year."

The survey predicted that spending in most back-to-school categories would decrease, with the exception of electronics where spending on computer equipment and other gear is expected to increase 11 percent to $167.84. Families are expected to spend an average of $204.67 on clothing and accessories, $93.59 on shoes, and $82.62 on school supplies.

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Well. I for one have been cutting back on some extras for my kids but I promised to give my son a cell phone if he did well last year so I can't go back on my word now. I bought a prepaid Tracfone Motorola W376, I think I found a good deal. It comes with DMFL and a camera, FM radio, web access and blue tooth. It also has games like Suduko and Tetras built in which I think are good for math and co-ordination. Anyway, I got it on promotion for less than $30 which means that I only really paid something like $6 for the phone considering what the DMFL costs. I would rather cut back on my luxuries than deprive my kids.

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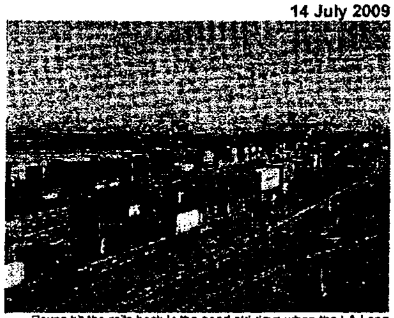

Boxes hit the rails back in the good old days when the LA-Long Beach port complex overflowed with containers

The US West Coast gateway port of Long Beach continues to post dismal container throughput figures, a reflection of weak consumer demand across the country and slowing exports.

In June, container throughput (inbound and outbound) was down almost 29 percent on the same month last year, with the 3.91 million TEUs year-to-date throughput showing a 22.4 percent decline on 2008.

The port of Los Angeles throughput figures for June will be available in the next couple of days but there won't be anything positive in the numbers.

Between them, the LA-Long Beach port complex handles around 70 percent of containerised traffic in and out of the US, so any slowdown is immediately apparent in the number of boxes crossing its wharves.

And the slowdown looks set to continue as a poll of US consumers reveals pledges to maintain cautions spending patterns through the back to school and college seasons.

According to he National Retail Federation's 2009 Back to School Consumer Intentions and Actions Survey, conducted by BIGresearch, four out of five Americans (85 percent) have made some changes to back-to-school plans this year as a result of the poor economy.

"The economy has clearly changed the spending habits of American families, which will likely create a difficult back-to-school season for retailers," said Tracy Mullin, president and CEO of the world's largest retail trade association.

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CNNMoney.com - Dec 2, 2002
... the busiest shopping days of the year, the latest installment of the National Retail Federation's Holiday **Consumer Intentions and Actions** survey said. ...
Mall stores report good business - pittsburghlive.com
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$2.95 - Kansas City Star - NewsBank - May 7, 2004
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Planned Mother's Day spending rises slightly. - Research Alert - Alacra Store ($9.95)
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Worthington, Ohio -- According to the **Consumer Intentions and Actions** Survey recently conducted by locally based BIGresearch and Deloitte Research, ...
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Retail group: More money spent on gifts this holiday - Oct. 21, 2003
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Black Friday entices, repels consumers. - UPI Perspectives - AccessMyLibrary.com (Free with registration)
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新华网 - Jun 21, 2009
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The 2003 Holiday **Consumer Intentions and Actions** Survey polled 5668 consumers from Nov. 27 to Nov. 29. It is designed to gauge consumer behavior and ...
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BIGresearch's **Consumer Intentions & Actions** Survey monitors more than 8000 consumers each month. The company is online at www.bigresearch.com ...
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The recent release of BIGresearch's **Consumer Intentions & Actions** Survey for September points out that conservatism is the name of the game regarding ...
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The NRF will release the first part of its 2004 Holiday **Consumer Intentions & Actions** Survey on Oct. 19. - George Anderson - Moderator.
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... picture of holiday spending later this month when the organization releases its 2006 NRF Holiday

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APPLICANT:	Prosper Business Development Corporation
SERIAL NO.:	77/512564
CLASS NO.:	IC 035
FILING DATE:	July 1, 2008

Law Office: 115
Examining Attorney: Howard B. Levine

AFFIDAVIT OF PHILIP RIST

STATE OF OHIO)
) ss:
COUNTY OF FRANKLIN)

I, Philip Rist, being first duly sworn and cautioned hereby state upon personal knowledge and belief:

1. I am of lawful age and have personal knowledge of the matters hereinafter referred to.

2. I am a principal of Prosper Business Development Corporation and serve as the Executive Vice President of Strategic Initiatives.

3. I am familiar with the use of the mark CONSUMER INTENTIONS AND ACTIONS by Prosper Business Development Corporation and BIGresearch, LLC.

4. Prosper Business Development is the owner of the federally registered trademark "BIGresearch," Registration Nos. 3554120 and 3414226 which it licenses to its affiliate BIGresearch, LLC. Prosper Business Development Corporation is the managing member of BIGresearch, LLC.

5. Prosper Business Development Corporation licenses the mark CONSUMER INTENTIONS AND ACTIONS to its affiliate BIGresearch, LLC.

6. In accordance with its license from Prosper Business Development Corporation for at least five years before the date this application for registration was first filed, beginning at least as early as October 17, 2001 and continuing to the present, BIGresearch, LLC has exclusively and continuously used the mark SIMULTANEOUS MEDIA USAGE in conjunction with the services described in the following paragraphs 7 through 9.

7. BIGresearch, LLC has exclusively and continuously used the mark CONSUMER INTENTIONS AND ACTIONS since October 17, 2001 in conducting periodic on-line consumer surveys pertaining to various business industries including but not limited to retailers, product manufacturers, financial institutions and automakers to monitor consumer attitudes, perceptions, shopping habits, future purchase plans and changing behavior for use by businesses to track and forecast consumer markets.

8. BIGresearch, LLC has exclusively and continuously used the mark CONSUMER INTENTIONS AND ACTIONS since October 17, 2001 in analyzing information and data from its periodic on-line consumer surveys to gain national and regional insights and identify future trends in retail consumer behavior and political strategies.

9. BIGresearch, LLC has exclusively and continuously used the mark CONSUMER INTENTIONS AND ACTIONS since October 17, 2001 in providing its analyses, information, and data via a global computer information network.

10. I am familiar with marks generally used in the industry of consumer market research and have never seen the mark CONSUMER INTENTIONS AND ACTIONS used in

conjunction with any survey of consumer habits, attitudes, perceptions, preferences, shopping, etc. other than by BIGresearch, LLC and Prosper Business Development Corporation.

11. The mark CONSUMER INTENTIONS AND ACTIONS has become distinctive in the industry of consumer market research and serves to identify BIGresearch, LLC and Prosper Business Development Corporation as the origin of periodic on-line surveys of consumer intentions and actions and the services described in paragraphs 7 through 9 above.

12. The National Retail Federation is the world's largest retail trade association, with membership that comprises all retail formats and channels of distribution including but not limited to department, specialty, discount, catalog, Internet, chain restaurants, drug stores and grocery stores. For the past five years, the National Retail Federation has subscribed annually to the Consumer Intentions and Actions survey and receives its monthly analyses and reports which it provides to its members under the source name, BIGresearch. Under this agreement, the National Retail Federation further subscribes to customized questions in the Consumer Intentions and Actions survey and is permitted to associate its name with the results of such customized questions and has done so continuously for the past five years.

13. Early subscribers to the monthly survey results of the Consumer Intentions and Actions survey include Harte-Hanks, PepsiCo, General Mills, and Discover Financial Services.

14. The results from the Consumer Intentions and Actions survey have been publicly quoted by various media and trade sources including but not limited to In-Store Marketing Institute, Restaurants & Institutions, BNET Industries, National Retail Federation, Badgett's Coffee Journal, www.mindbranch.com, NewsBlaze, LLC (www.newsblaze.com), Twice (www.twice.com), Reuters, Marketwire, Inc., MediaPost, Travel Industry Wire, Mr.Web Ltd.,

and Internet Retailer. (See also Applicant's Request for Reconsideration filed of even date herewith.) It has even been referenced in the French web publication, www.seniorscopie.com.

The undersigned being warned that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements and the like may jeopardize the validity of the application for registration or any registration resulting therefrom, declares that all of the foregoing statements of my own knowledge are true and all statements made on information and belief are true.

Philip Rist

Philip Rist

7/21/09

Date

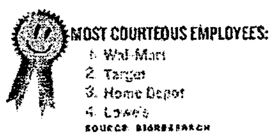
Best and worst places to shop

Surveys: Wal-Mart, Target win customer service bragging rights; Amazon, Barnes & Noble score online.

September 1, 2004: 10:30 AM EDT

By Parija Bhatnagar, CNN/Money staff writer

NEW YORK (CNN/Money) - What's the quickest way for a retailer to shoo away potential customers? Believe it or not, it's not necessarily with prices but with bad customer service.



Consider this: If you're not typically a high-end shopper, but you wander into a luxury store either by accident or by design, a welcoming staff that greets you and discreetly offers assistance may coax you into buying an item or two, and may even make you feel good about it.

On the other hand, if you're watched like a hawk from the moment you arrive and spoken to rudely -- or are blatantly ignored -- there's little chance you'll fork over your hard-earned dollars, no matter how much you love their stuff.

"Obviously price is key to determining where people choose to shop. But after that, it's customer service," said Phil Rist, vice president of strategy for market research firm BIGresearch.

With too many retailers chasing too few consumer dollars, Rist says, merchants can get a leg up on the competition, if they learn to court the customer in simple ways.

He lists a helpful and polite staff, well-organized and clean stores as desirable attributes that can go a long way in winning over shoppers.

"Shopping is a sensory experience," said Rist. "People are subconsciously recording things like the layout of the store, the lighting, whether the aisles are overflowing, whether the prices are clearly indicated and how easy or difficult it is to find a product every time you visit a store."

Wal-Mart, Target earn bragging rights

In its latest ranking of retailers, BIGresearch evaluated some of the nation's largest chains in terms of the appearance of their stores and the behavior of the sales staff.

According to firm's Consumer Intentions & Actions Survey, which polled 8,701 consumers between June 1 to June 4, discounters Wal-mart (WMT: Research, Estimates) and Target

(TGT: Research, Estimates) took the top two slots in a ranking of top 20 retailers with the most courteous employees.

Home improvement leaders Home Depot (HD: Research, Estimates) andLowe's (LOW: Research, Estimates) followed at third and fourth, respectively. Some factors that annoyed people the most, even prompting them to switch to another store, were rude behavior, salespeople who were unfriendly or weren't around to help and staff that wasn't knowledgeable about the store or the products.

However, high-end retailer Nordstrom (JWN: Research, Estimates) and wholesale clubs Sam's Club and Costco (COST: Research, Estimates) scored in the bottom tier of the top 20 ranking.

In a separate survey, BIGresearch polled 9,252 consumers from July 1 to July 9, asking which stores they found to be the best and worst in merchandising their products and how they would describe the overall "look" of the store.

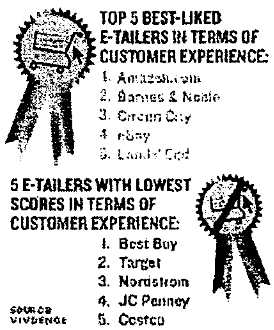
Nordstrom redeemed itself, taking the top slot in this survey, followed by Best Buy (BBY: Research, Estimates) and Target. Among the laggards were Dollar General (DG: Research, Estimates) and Kmart (KMART: Research, Estimates).

"You can't expect a store to look absolutely perfect, but the one that surprised me was Kmart," said Rist. "Kmart isn't a flee market-type store. It needs to do a much better job in making its store more attractive to customers."

Amazon reigns; Wal-Mart is asleep at the Web

With online shopping nibbling away at the overall $900 billion retail pie, market research firm Vividence recently came out with its first-ever annual ranking of 20 top online merchants, grading them on attributes such as customer experience, visual appeal of the Web site, efficiency of the Web site's search engine and overall ease of use.

"We looked at 20 leading online retailers from multiple categories," said Liz Edison, director of syndicated research with Vividence. "We tracked consumers as they navigated the different sites and measured their experience using a number of benchmarks such as a Web site's success or failure at converting browsers into future buyers."



The results of the survey, which polled 2,000 consumers from July 9 to July 16, awarded Amazon.com (AMZN: Research, Estimates) top honors as the best place to shop online.

"The visual appeal of Amazon.com really stood out," said Edison. "The site offers 360-degree viewing of products and very detailed descriptions. The one-click checkout process is efficient and easy to navigate, and its search engine is pretty fast."

Barnesandnoble.com, eBay (EBAY: Research, Estimates) and electronic retailer Circuit City (CC: Research, Estimates)'s online stores also scored high marks. However, Best Buy, JC Penney (JCP: Research, Estimates), Nordstrom and Costco missed the mark.

"Costco's search engine is poorly designed and the Web site overall doesn't engage the user," said Edison. "Best Buy's offline stores may perform better, but online the retailer lost out to Circuit City in terms of customer support, visual appeal and the purchase process."

Wal-Mart also ranked in the bottom tier (14th on the list). The Vividence survey found the retail behemoth had one of the poorest buyer conversion rates. The study said consumers were particularly frustrated with the design and organization of Wal-Mart's Web site, as well as the ability to browse and search for products. ■

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coffee experts at The Coffee Review, an online publication that rates and reviews coffees. In a recent taste test, the Starbucks' coffees scored higher than their McCafe equivalents, though neither company's offerings earned gold stars.

Berkeley, CA (PRWEB) May 28, 2009 -- In a recent tasting of McCafe and Starbucks coffee drinks conducted by editors of The Coffee Review, Starbucks coffees earned higher marks than those from McDonald's, though none of the drinks truly impressed the expert tasters.

We gave a slight edge to Starbucks, though some may prefer the more coffee-muted McDonald's version with its larger proportion of milk to coffee.
the difference in caffè lattes was subtle, perhaps not worth fussing over for most palates, although we found the Starbucks version livelier and more nuanced.

The quality of the products varied by the type of drink. According to Mr. Davids, who has published three books on gourmet coffee, for the cappuccinos "We gave a slight edge to Starbucks, though some may prefer the more coffee-muted McDonald's version with its larger proportion of milk to coffee." He added that "the difference in caffè lattes was subtle, perhaps not worth fussing over for most palates, although we found the Starbucks version livelier and more nuanced."

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BIGresearch: Coffee Wars, Starbucks Still #1, McDonald's #2 and Rising, Dunkin' Donuts #3

Analysis Profiles McDonald's & Starbucks Coffee Drinkers

COLUMBUS, OH--(Marketwire - May 28, 2009) - McDonald's is waging an all-out assault on the coffee industry, and they seem to be gaining ground in the battle of the baristas. Although Starbucks is still #1 (9.2% of consumers frequent the coffee house most often for their java fix), McDonald's has consistently grown since May of 2007, according to an analysis of BIGresearch's May 2009 Consumer Intentions & Actions (CIA) Survey (http://www.bigresearch.com). With the roll out of a multiplatform ad campaign estimated at more than $100 million, the Golden Arches will likely continue to build momentum.

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Editorial Blog with Howard Shingle

Back & Forth

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2009-04-10

SPRING FEVER?

I opened this morning's e-mail and found the April 2009 Executive Briefing from BigResearch—specifically its Consumer Intentions & Actions Survey.

In a nutshell, it found that 26 percent of the 8,000 consumers it surveys each month now indicate they are "confident/very confident" in the chances for a strong economy. Up from a month ago.

While that won't necessarily translate into more consumer spending—in fact, the survey also noted that 56 percent said they are following a "practical and realistic" budget focused on needs rather than wants—it ends by noting that the 90-day outlook for home improvement spending is up from last month, too. That is, more respondents said they plan to spend more on home improvement over the next 90 days than those who said they would spend less.

If this is Spring Fever, let's hope there's no cure!

[Blog Archives]

L.C. Clark Publishing, Inc.
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Press Release

Four Out of Five Americans Say Economy Affecting Back-to-School, College Plans

07.14.09, 12:01 AM EDT

BusinessWire - The rules of back-to-school shopping have officially changed: buy only what you need, check for coupons and sales before hitting the stores, and, if you can find the perfect computer at the right price, grab it! According to the National Retail Federation's 2009 Back to School Consumer Intentions and Actions Survey, conducted by BIGresearch, the average family with students in grades Kindergarten through 12 is expected to spend $548.72 on school merchandise, a decline of 7.7 percent from $594.24 in 2008. Total spending on back to school is expected to reach $17.42 billion.*

2009 back-to-college and back-to-school spending combined will total $47.50 billion.

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According to the survey, the economy is having a major impact on back-to-school spending as four out of five Americans (85%) have made some changes to back-to-school plans this year as a result. Some of those changes impact spending, with 56.2 percent of back-to-school shoppers hunting for sales more often, 49.6 percent planning to spend less overall, 41.7 percent purchasing more store brand/generic products and 40.0 percent are planning to increase their use of coupons. Others say the economy has impacted lifestyle decisions, with 11.4 percent saying children will cut back on extracurricular activities or sports and 5.7 percent saying that the economy is impacting whether their children will attend a private or public school.

"The economy has clearly changed the spending habits of American families, which will likely create a difficult back-to-school season for retailers," said Tracy Mullin, President and CEO of NRF. "As people focus primarily on price, strong promotions and deep discounts will ultimately win over back-to-school shoppers this year."

Spending in most back-to-school categories is expected to decrease, with one bright spot: electronics. With personal laptops and desktop computers increasingly affordable for most families, spending on electronics and computer equipment is expected to increase 11 percent. According to the survey, the average family plans to spend $167.84 on those purchases, compared to $151.61 last year. Families will also spend an average of $204.67 on clothing and accessories, $93.59 on shoes, and $82.62 on school supplies.

While discount stores (74.5%) will be the most popular destination for back-to-school shoppers, the number of people planning to buy school items at drug stores is expected to rise substantially. According to the survey, nearly a quarter (21.5%) of families will shop at drug stores for back-to-school, an 18 percent increase over last year's 18.2 percent. Drug stores have become more popular recently as their merchandise mix has broadened beyond health and beauty products to include school supplies, small electronics, and even groceries. In addition to discounters and drug stores, more than half of back-to-school shoppers will head to department stores (54.4%), nearly half (48.4%) will shop at a clothing store and 41.2 percent will visit office supply stores. Additionally, 22.2 percent will shop online, 20.8 percent will shop at electronics stores and 18.2 percent will shop at a thrift store.

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"Americans will be looking far and wide for the best back-to-school deals, using newspaper ads, online promotion codes, and a lot of comparison shopping before making decisions," said Phil Rist, Executive Vice President, Strategic Initiatives, BIGresearch. "This year, many parents hope to begin back-to-school shopping early to spread the spending out over a longer period of time."

While the first days of school may seem eons away, many Americans have already started shopping. According to the survey, the majority of Americans (44.4%) will begin their shopping three weeks to one month before school starts, trying to take advantage of retailers' early promotions and spend over time. An additional 31.8 percent will shop one to two weeks before school starts and 2.5 percent will shop after school starts, hoping to take advantage of clearance sales and postpone purchases as long as possible.

Average College Spending Increases Slightly, Students More Likely to Live at Home

Even with the uncertainties the economy continues to present, college-bound students and their families are prepared to shell out a little extra this year. NRF's back-to-college survey, conducted by BIGresearch, found that college students and their parents will spend an average of $618.12 this year, up three percent over last year's $599.38. With fewer people planning to attend college this fall, total college spending is expected to decrease to $30.08 billion*.

While the number of people attending undergraduate schools is not expected to change significantly, according to the survey, the amount of people who say they will participate in an advanced degree program is expected to drop this year (48.1% of respondents last year versus 38.9% this year).

"The economy is forcing young adults to make hard decisions about which schools to attend, where to live, and what's really a "necessity" for college," said Tracy Mullin, President and CEO of NRF. "This year, college students are just as focused as their parents on finding good deals and making smart choices with their money."

As with people who have school-aged children, 83 percent of Americans with students already in or planning to attend college say they the economy is impacting back-to-college plans**. According to the survey, back-to-college buyers say the economy will cause them to spend less overall (48.0%), shop for sales more often (46.1%), and comparative shop with ad circulars/newspapers (30.8%). The economy will also cause some students to make do with last year's school items (33.6%), share or borrow textbooks instead of buying new ones (17.4%), and will impact students' choice of college (15.0%).

In addition, 12.8 percent of survey respondents say the economy will impact where a student lives, with many choosing to save money by living at home. Nearly three out of five (58.5%) college students will be living at home this year, compared to 54.1 percent last year and 49.1 percent in 2007. As a result, fewer students will live in a dorm room or college house (15.8% vs. 18.0% in 2008) and in off campus apartments or homes (22.4% vs. 24.3% in 2008).

"Parents want to give their children everything necessary for the best education, but, this year, living at home may need to be a concession students need to make," said Phil Rist, Executive Vice President, Strategic Initiatives, BIGresearch. "The trend of students living with their parents will disproportionately impact home furnishings retailers, as fewer people may be purchasing kitchen items, home decor and furniture."

Much like back-to-school shoppers, families of college students will heavily increase their dependence on drug stores this year. According to the survey, 23.4 percent of back-to-college buyers will shop at drug stores, a 38 percent increase from last year's 14.3 percent. Back-to-college shoppers will purchase from discounters (53.4%), college bookstores (44.5%), department stores (43.1%), and office supply stores (32.5%) most frequently.

As in previous years, families of freshmen will spend the most on back-to-college purchases ($820.77 on average), largely due to major purchases of computer and dorm furnishings. Sophomores will spend the second-highest amount ($496.16), followed by juniors ($470.56), then seniors ($442.00).

College students and their families will spend an average of $118.56 on apparel, $57.85 on shoes, $34.52 on collegiate gear, $61.05 on school supplies and $80.06 on dorm or apartment furniture. Spending on electronics or computer-related items is increasing for students ($266.08 on electronics compared to $211.89 last year) as laptops become a requirement for many colleges and universities across the country.

About the Survey

NRF's 2009 Back to School and Back to College Consumer Intentions and Actions Surveys were designed to gauge consumer behavior and shopping trends related to back to school spending and back to college spending. The surveys were conducted for NRF by BIGresearch. The poll of 8,367 consumers was conducted from June 30 - July 7, 2009. The consumer polls have a margin of error of plus or minus 1.0 percent.

BIGresearch is a consumer market intelligence firm that provides unique consumer insights that are gathered online utilizing very large sample sizes. BIGresearch's syndicated Consumer Intentions and Actions survey monitors the pulse of more than 8,000 consumers each month to empower its clients with unique insights for identifying opportunities in a fragmented and changing marketplace.

The National Retail Federation is the world's largest retail trade association, with membership that comprises all retail formats and channels of distribution including department, specialty, discount, catalog, Internet, independent stores, chain restaurants, drug stores and grocery stores as well as the industry's key trading partners of retail goods and services. NRF represents an industry with more than 1.6 million U.S. retail establishments, more than 24 million employees - about one in five American workers - and 2008 sales of $4.6 trillion. As the industry umbrella group, NRF also represents more than 100 state, national and international retail associations. www.nrf.com.

* Total spending is based on extrapolation of population 18+

** This is the first year the question about how the economy would impact spending was asked. As a result, comparable numbers are not available.

View complete back-to-school and back-to-college survey results.

SOURCE: National Retail Federation

National Retail Federation Kathy Grannis, 202-783-7971 grannisk@nrf.com

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Joshua Zumbrun
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U.S. Consumers Far from Being Spooked this Halloween

Thursday , October 04, 2007

By: Matt Finkelstein

Inc.com

Despite shaky economic news recently, U.S. consumers are not expected to be scared off this Halloween, a new survey shows.

The average person plans to spend $64.82 this Halloween, up from $59.06 in 2006, according to the National Retail Federation's Halloween Consumer Intentions and Actions Survey, conducted by BIGresearch.

Almost 60 percent of consumers will celebrate in some way, spending an estimated total of $5.07 billion on costumes, candy, and decorations.

"Halloween should give retailers a nice boost in sales as they open the crucial fourth quarter," said Tracy Mullin, president and CEO of the Washington-based National Retail Federation.

With nearly 34 percent of adults planning to dress up, Halloween is no longer just for the kids. In fact, 18-24 year-olds will spend more than any other age group this October, the survey says.

While the average person will spend $23.33 on costumes — including children's and pet's costumes — 18- to 24-year-olds will spend an average of $34.06 on the perfect getup.

Diminishing consumer confidence will not have a negative effect on Halloween spending, according to Phil Rist, vice president of strategy for BIGresearch.

"Halloween is often a time for consumers to set aside their real concerns to focus on the imaginary," Rist said. "As news about the economy floods the airwaves, many Americans want to take a break from reality to have a bit of fun."

BIGresearch polled 8,877 consumers for the survey.

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Jul 14, 2009 ... Families will spend 7.7% less on back-to-school items compared with last year, as pay cuts and job losses cut into consumer spending power.
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Recovery here? Not quite yet

Although retail sales are up slightly, key segments show no gain

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Buy photo
Elaine Pasquini leaves an H&M store on the Third Street Promenade in Santa Monica, Calif., this week. Analysts say positive signs from car sales and higher gas prices are outweighed by a slip department store sales. Even the back-to-school outlook is lower.

By Toni Whitt

Published: Wednesday, July 15, 2009 at 1:00 a.m.
Last Modified: Tuesday, July 14, 2009 at 8:21 p.m.

Any small sign that the economy is about to turn around is a reason to celebrate, but analysts say that a boost in retail spending from May to June does not merit the bottle of bubbly.

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- Retail sales monthly report AP | Graphics

The rise is largely based on higher gas prices and people buying new cars at bargain-basement prices.

Consumers are deeply entrenched in a bargain-hunting mode that is unlikely to change anytime soon. They have gone from spending 6 percent more than they make to saving 7.5 percent of their salaries, noted Howard Davidowitz, chairman of Davidowitz & Associates Inc., a retail consulting and investment banking firm in New York.

On Tuesday, the government reported a 0.6 percent rise in retail sales, better than the 0.4 percent gain that economists had expected. It also marked the second consecutive increase, boosting hopes that the economy may be on the verge of a rebound.

But a closer look at the reasons -- a surge in gas prices and the best showing at auto dealerships since January -- may temper that hope.

In June, sales of autos and auto parts jumped by 2.3 percent, the best showing since January. But auto sales remained 14.5 percent below their year-ago level.

Dodge was selling off its entire inventory. Chrysler and General Motors were in bankruptcy and dealers were just trying to get rid of what they had.

Consumers were driven to dealerships by the idea that they could take advantage of fire sales, said Jessica Caldwell, an industry analyst for Edmunds.com.

"'Bankruptcy' is a negative term, but it did spur a lot of interest and lot of deal-seekers out there," she said, adding that there were big fluctuations in the prices people paid.

"Some people heard the words 'bankruptcy' and 'dealers closing' and they didn't do their homework. They ended up paying a lot. On the other hand, we had consumers who did a lot of research and got some smokin' deals," Caldwell added.

Given the current mind-set, there is little reason to think a consumer-driven end to the recession is at hand, said Britt Beemer, a retail analyst and the founder of America's Research Group.

"We're in the middle of one of the largest free falls in three decades," Beemer said.

Reviewing June's retail numbers, Beemer said he "did not see a single category where sales were up over last year."

In the government's month-to-month comparisons, sales at general merchandise stores, the category that includes giant retailers like Wal-Mart, fell by 0.4 percent following an even bigger 1.7 percent decline in May.

Things are not expected to improve with the traditional back-to-school season, Beemer said. People might be shopping more than a year ago, but they will still be bargain-hunting.

The National Retail Federation, usually the most bullish of prognosticators, has a similar prediction for the season, which usually means retail sales second only to Christmas.

The federation's "2009 Back to School Consumer Intentions and Actions Survey" -- released Tuesday -- found that the average family expects to spend nearly 8 percent less on back-to-school supplies than in 2008. Eighty-five percent of consumers said they would cut back.

"The bottom line is the American people are scared out of their wits," Davidowitz said.

"That's why we have saving -- and that's deadly for retail."

This story appeared in print on page C5

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Research Shop Predicts Next Quarter's Retail Winners and Losers

February 25, 2009 For what it's worth...

Jennifer Marks An outfit called Prosper Technologies that builds consumer demand forecasts by analyzing survey data has come up with a list of retailers that stand to gain share or lose ground over the next 75 days.

The presumptive winners that deal in home textiles will come as no surprise: Family Dollar and Walmart. (The lists were compiled in alphabetical order.)

In the "they could be winners" line-up: Costco and Sam's Club. That list also includes Fred's, but from a parochial point of view I must note the chain hasn't been feeling the love for home lately. But then again, Target has cooled as well.

Among the "almost certain" losers that deal in domestics: Bon-Ton and Dillard's. Also included on the list are home textiles dabblers Nordstom and Neiman Marcus.

The "likely decliners" crowd includes, to my surprise, Ross and TJX. I have to disagree, but I'm going from gut, not number-crunching.

This is how Prosper Technologies came up with its prediction.

The company along with Greg Allenby, a professor at Fisher College of Business at Ohio State University who specializes in economical statistics, analyzed more than seven years of data from BIGresearch's monthly Consumer Intentions & Actions surveys. BIGResearch is the company that conducts consumer polling for the National Retail Federation.

Allenby also examined the comps at over 37 publicly held retailers and applied Bayesian quantile analysis to the data, including whether or not consumers said they plan to spend more, same or less. I won't even pretend I've heard of Bayesian quantile analysis, but numbers wonks who get that sort of thing can dig into the methodology here.

Here's Prosper's full list:

Almost certain to see increase
Aeropostale
Buckle
Family Dollar
Hot Topic
Walmart

Likely to see increase
Fred's
BJ's
Costco
Sam's Club

Almost certain to see decline
Abercrombie & Fitch
American Eagle
Banana Republic
Bonton
Chico's
Dillard's
Gap
Pacific Sun
Neiman Marcus
Nordstrom
Saks
Stage

Likely to see decline
Cato
Children's Place
Ross
TJX

HOUSTON BUSINESS JOURNAL

Friday, January 30, 2009

Recession to take a bite out of Valentine's Day

Houston Business Journal

View Larger

Empty wallets may lead to broken hearts this Valentine's Day -- at least for those expecting extravagant gifts.

The National Retail Federation's 2009 Valentine's Day Consumer Intentions and Actions survey finds that consumers plan to spend, on average, $102.50 on all Valentine's gifts this year, down 16.7 percent from last year's average of $122.98.

"While some Americans will forego a gift and opt for quality time at home instead, others will simply set budgets and fixed amounts when exchanging presents," said Phil Rist, executive vice president of strategic initiatives at BIGresearch, the company that conducted the survey. "Valentine's Day this year will be more about small tokens of affection rather than extravagant purchases."

The poll of 8,850 consumers was conducted in the first week of January and has a margin of error of plus or minus 1 percentage point.

Most consumers will still buy traditional favorites: 36 percent say they'll buy flowers and 16 percent say jewelry, and 47 percent plan to dine out.

Ninety one percent of consumers will spend the most on their spouse, with smaller gifts going to other members of the family, friends, classmates or teachers, co-workers and pets.

The 35-44 year old age group plans to spend the most this year, an average of $119.19, and 55-64 year olds plan to spend the least, an average of $83.76.

Total Valentine's Day spending is expected to be about $14.7 billion, down 13.6 percent from the $17 billion spent in 2008.

"A bad economy won't stop Cupid this Valentine's Day, but it might slow him down," said NRF President and CEO Tracy Mullin.

READER COMMENTS

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Gregg Wright January 31, 2009 1:40PM EST

Phil Rist & BIGresearch are off target, reports are Valentines Day purchases will be off 28.3% not the 16.7% decrease.

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FIELD REPORTS FROM SPECIALTY CHANNELS

Dick's Becomes an 'Active' Participant

June 8 - Dick's Sporting Goods crossed into new territory last month by getting involved in the national launch of *EA Sports Active* for the Nintendo Wii game system.

Babies "R" Us Delivers New Brands

June 4 - Babies "R" Us recently welcomed two new collections into stores.

- Hang Ten Surfs into Kohl's
- JCPenney Tries to 'Makes Dad's Day'
- The Sports Authority Goes Golfing
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CVS/pharmacy has glamorized its store portfolio with a stand-alone beauty concept dedicated to high-end products and first-rate service.

Seasonal Report: Breast Cancer Awareness 2008

Pink again coated the merchandising landscape this fall as retailers and manufacturers ran cause-marketing efforts to support October's designation as Breast Cancer Awareness Month.

- Seasonal Report: Back-to-School 2008
- A Whopping Success

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According to our annual survey, shopper marketing budgets at some smaller companies are feeling the economic squeeze, but marketers are positive and working toward more efficient in-store marketing.

BIGresearch Executive Briefing: September 2008

September 2008 results from BIGresearch's Consumer Intentions & Actions Survey

- Sporting Goods Purchase Influences
- GfK Audits & Surveys National Retail Census 2005

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Sustainability Through the Eyes of the Shopper (Audio Included)

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- Marketing at The Sports Authority
- Marketing at Toys "R" Us

Stories of Success and Inspiration (Audio Included)

In this keynote presentation from the 2009 In-Store Marketing Summit, Martin Roberts of Grid2 International looks at how top retailers are adapting to the current economic climate and which ones are managing to innovate even in these challenging times.

- Consumer-Centric Solutions: The Way of the Future (Audio Included)
- Women's Retail Rituals (Audio Included)

Recent results for 'consumer intentions'

- Jun. 8, 2009 NPD Group survey offers a glint of a growing retail market
- Apr. 9, 2009 Customers show their intentions with paid search—and retailers reap rewards
- Apr. 9, 2009 Marchex Adhere Adds 16 Premium Web Sites to Its Vertical Advertising Network
- Mar. 31, 2009 DemandTec Selects Weather Trends International for Weather Forecasting and Insights
- Feb. 12, 2009 Expecting less Valentine's Day spending, retailers get creative with Cupid

See more of our 262 Search Results for 'consumer intentions'
● - News Stories ● - Articles ● - Press Releases

news stories

Monday, August 13, 2007

BIGresearch opens office in the Big Apple

Consumer research firm BIGresearch has opened a new office in New York City and hired Holly Williams to run it. She will have the title of vice president of sales.

"Holly is a distinguished performer in the information services industry with a background of accomplishment at AOL, Arbitron, Experian and comScore," says Gary Drenik, president and CEO of BIGresearch.

The company, based in Columbus, OH, says the new office will allow it to better serve its growing customer base in the New York area. BIGresearch's products include the monthly Consumer Intentions & Actions Survey on consumers' moods and spending plans, and the twice-a-year Simultaneous Media Survey that covers consumption of products and media.

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Jaye Albright's Breakfast Blog

Radio Programming Ideas For Personalities and Programmers, Especially Country Radio Broadcasters.

Thursday, January 04, 2007

The BIGresearch Consumer Intentions & Actions Survey Of Over 8,000 Consumers Surveyed From 12/5 to 12/13:

* 18.9% of consumers continue to worry about political and national security issues, down slightly from 20.2% last month.
* 40.8% of consumers declare they've become more practical in the last 6 months, down about a point from last month (41.6%) and almost full 5 points from last year (45.5%).
* And 50.2% of consumers still say they focus more on needs over wants in purchases, but fewer are doing so compared to last month (51.3%) and last year (55.2%)
* 32.7% of consumers contend they'll decrease overall spending in the next 3 months, a rise from 31.4% in November, but still less conservative compared to last year (35.2%). Pay down debt still the top financial plan at 36.7%, flat with last month. Increase savings (29.3%) and pay with cash more (22.6%) also level with November
* While the number of drivers impacted by fluctuating gas prices remains relatively stable from last month and last year at 70.6%, the rising average price at the pump is breeding a pessimistic outlook on future prices.

For more complete details in this report, please go to BIG here.

Posted by Albright & Malley at 7:17 PM

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SOURCE: Boomer Project

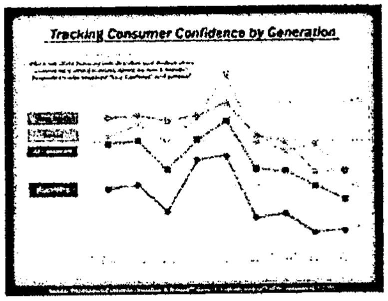
The Boomer Project

JUL 17, 2007 07:00 ET

Surveys Show Boomers Drive U.S. Consumer Confidence, Remain Nation's Wealthiest Consumer Group

New Book Also Released by Founders of the Boomer Project: Retailers Remain Focused on Younger Age Groups, Despite Boomer Wealth, Spending and Attitudes

RICHMOND, VA--(Marketwire - July 17, 2007) - The Baby Boom drives U.S. consumer confidence more dramatically than any other generation, remains the most affluent spending group, but is increasingly ignored by the nation's marketers and retailers as it ages, according to two national surveys and the findings of a new book released today by the Boomer Project.



Click here for details

According to the Department of Labor's Consumer Expenditure Survey, America's 78 million Baby Boomers born between 1946 and 1964 outspend other generations by an estimated $400 billion each year on consumer goods and services. They remain the largest, wealthiest and most influential consumer group in the United States. And, perhaps even more importantly, their opinions and beliefs about the direction of the U.S. economy drive national consumer confidence scores, according to the Boomer Project, the nation's leading authority on marketing to today's Boomer Consumer, based on its new analysis of research among more than 7,000 consumers.

This analysis represents the first major finding from a new strategic partnership between the Boomer Project and BIGresearch, the Worthington, Ohio-based consumer intelligence firm that helps companies from Wal-Mart to Wall Street keep pace with changing consumer behaviors.

For each of the last nine months, according to the monthly BIGresearch Consumer Intentions & Actions™ (CIA) study among more than 7,000 consumers, Boomer Consumers report lower scores than both older and younger generations when it comes to their confidence in the U.S. economy over the next six months. In fact, Boomers so dominate the economic scene that when their opinions fluctuate up or down, so does the national score. The CIA survey studies economic and individual factors driving consumer purchase decisions.

"This is hard proof that today's older Boomers still fuel the U.S. economic engine," said Matt Thornhill, president of the Boomer Project. "Let's hope this wakes up the remaining skeptics who think marketing and retailing is all about the young -- it isn't. Boomers are still critically important consumers."

Concurrent with the surveys, Thornhill and business partner John Martin have released a new book, "Boomer Consumer, Ten New Rules for Marketing to America's Largest, Wealthiest, and Most Influential Consumer" (LINX, July 2007). This easy-to-read book for companies and organizations trying to figure out how to best connect with today's older Boomer Consumer is already garnering attention and praise:

Ken Dychtwald, Ph.D., Founder and CEO of Age Wave, author of "Age Wave," "Age Power," "The Power Years" and "Workforce Crisis":

"For more than 30 years, through my writing and public speaking, I've been attempting to wake businesses and organizations up to the enormous social, political and marketplace power of the Boomer generation. I have found 'Boomer Consumer' to be an exceptional resource. Every page provides clear thinking, fresh insights, imaginative suggestions and most importantly, actionable advice regarding the steps to take immediately to seize the enormous Boomer opportunity. Thornhill and Martin have done their homework. These guys get it; and you will too once you read this book."

"Boomer Consumer" is on sale at Amazon.com and Barnes & Noble.com and bookstores everywhere.

According to the Boomer Project's analysis of the BIG data, current consumer confidence in the economy for the next six months is down considerably from where it was six months ago, in January 2007.

Percent "Very confident" or "Confident" in their feelings about chances for a strong economy in the next 6 months	January 2007	June 2007	Difference
All Respondents	50.5%	43.9%	-6.6%
Boomers	47.1%	39.6%	-7.5%

"This suggests that retailers are in for a tough second half of 2007, especially those retailers still ignoring any consumer over the age of 49," said Thornhill. "Things could be especially difficult in the Northeast, where only 32.5% of Boomers tell us they are confident in the prospects for the economy over the next six months."

"What's alarming is that Boomers are more negative about the economy's prospects than the other generations, and usually Boomers are accused of being overly optimistic and positive," said "Boomer Consumer" co-author John Martin.

"This is exactly the type of insight we expected the Boomer Project would uncover from our rich consumer intelligence when we partnered with them," said Gary Drenik, president of BIGresearch. "The generational trends they've uncovered from our datasets should help marketers and retailers get smarter about how to more effectively sell to consumers at any age."

High resolution image: www.boomerproject.com/images/consumer_confidence_june_07.jpg

More information at www.boomerproject.com and www.boomerconsumer.com. Contact Matt Thornhill, 804-690-4837.

The Boomer Project is the leading national authority on marketing to today's Baby Boomers. Its research and insights help marketers better understand the mindset of America's largest and most important demographic segment. The Boomer Project is an initiative by SIR Research, one of the nation's oldest and most experienced marketing research companies.

BIGresearch is a market intelligence firm providing analysis of consumer behavior in areas of retail, financial services, automotive, and media. The syndicated Consumer Intentions and Actions Survey (CIA) monitors the pulse of more than 7,000 consumers each month. The syndicated Simultaneous Media Usage Survey (SIMM) monitors more than 15,000 consumers twice each year to identify opportunities in a fragmented and changing marketplace including the media.

BIGresearch's methodology provides the most accurate consumer information in the industry with a margin of error of +/- 1 percent.

Contact:

Matt Thornhill
804-690-4837

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Women Tightening Purse Strings For Next Six Months

By Jack Loechner, Tuesday, June 26, 2007, 7:15 AM

Women Tightening Purse Strings For Next Six Months

The latest BIGresearch study, and light-hearted analysis on the State of the US Consumer in June 2007, says that when it comes to today's consumer, it's difficult to figure out which way is up. It gets even more perplexing when the voices of consumer experts, Wall Street analysts and media talking heads chime in.

Many consumers are feeling confused and wonder why they feel bad when the experts say they should feel good. Away from the land of econometrics and modeling lies a different world - Main Street USA, where over 70% of the economic activity takes place by its inhabitants who are known as consumers...real consumers who live their daily lives without benefit of historical econometric models or knowing what the price of a barrel of oil is.

On Main Street USA, consumers worry about today's price for a gallon of gas, how high it will be tomorrow or what impact it will have on their budgets. They are concerned about their grocery bills, which keep going up, and they want to find the retailer that has the best quality at the lowest prices for Junior's new school outfit. BIGresearch's June Consumer Intentions & Actions Survey (CIA) explores the complex and ever-changing world, known as the consumer.

Reported is the collective wisdom of over 7,500 consumers from BIGresearch's June CIA Survey, responding to their own situations, which BIGresearch believes they know best. Not included is the voice of the experts in these findings, notes the report.

- Women are least confident in the economy over the next 6 months followed by consumers with incomes below $50,000. Men are most confident.
- Shopping trips are being impacted by higher gas prices as 41.9% of consumers say they are taking fewer trips and 40.1% are shopping closer to home.
- Overall 72.9% of the people think gas prices will be higher by July 4th. 77.8% of consumers who have a student loan think gas prices will increase over this time frame and the average price will be $3.39 a gallon.
- 39.9% of the respondents believe the stock market accurately reflects the strength of the economy and 60.9% said it doesn't.
- 32.3% of all women respondents plan on decreasing spending over the next 3 months and 32.9% of consumers with incomes over $50,000 said same.
- Future purchase intentions for durables such as computers, furniture, appliances, home improvements, TVs, digital cameras, and housing all are up from the previous month (May) indicating consumers may have some pent up spending to do in the 3rd and 4th quarter of the year.

For a detailed table of responses from BIGresearch, please click on this URL link.

This commentary is insightful. I recommend it to others.

One comment on "Women Tightening Purse Strings For Next Six Months"

Edith Lockwood from **MassMutual**
commented on: June 26, 2007 at 9:09 AM

Gas prices are fluctuating upward and do affect the entire cost of goods and services. It is a daunting thing to live with every day and I, for one, have definitely changed my spending habits (downward). If I were a window, and we can assume this to be the case, the cost of energy will direct the national economy to a downward spin.

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Economic & Consumer Insights for Marketing Executives

by Jack Loechner, Sunday, August 18, 2002, 12:00 AM

BIGresearch's Consumer Intentions & Actions Survey, released August 9th, provides insights and opportunities in a fragmented and transitory marketplace. The executive briefing notes that:

Consumer confidence continues to fall ... For the 5th consecutive month consumer confidence declined in August to lowest level of the year. 28.9% are confident/very confident about chances for a strong economy this year vs. 40.8% in July. Majority of consumers continue to think it will take more than 6 months for economy to get back to normal, 62.7% in August up slightly from July's 61.4%.

Purchase intentions turn down... Auto manufacturers incentives on new cars may run out of steam as Auto/Truck purchase intentions over next 6 months drops in August to 12.9% from 13.9% in July. Computers off also 11.9% August vs. 13.1% July... Furniture falls to 13.7% from July's 14.8... Appliances decline to 9.8% vs. July 11.1%... Vacation travel mirroring seasonality is off at 22.1% in August from July's 23.4%. One bright spot is Housing which didn't decline or grow but maintained same number as July 4.8%.

Employment environment concerns over next 6 months continue to be on minds of consumers as 88.8% say they think there will be more or the same number of layoffs over the next 6 months than at present... up from 85.4% in July.

Wall Street's performance over last 60 days has affected consumer spending.... 8.1% have delayed home improvements, 13.4% have cut back on vacation expenditures, 11.0% have put more investment dollars into Savings Accounts or CD's.

Regarding the affect recent signing of Business Fraud Bill will have on restoring confidence in stock market, 16.2% say now to six months, 35.1% say 6 months to more than a year, 9.4% say never and 39.3% say they don't know.

Top investments for all consumers:

- Savings Accounts 53.5%
- Company sponsored 401K's 32.2%
- Stocks 29.7%
- Mutual Funds 28.0%,
- CD's 17.6%
- Bonds/T Bills 13.2%.

For the complete briefing, contact info@bigresearch.com

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Retail 3.0: We're ready to celebrate on the Fourth

By Donna Kato
Mercury News

Posted: 07/02/2009 12:00:00 PM PDT

Updated: 07/05/2009 04:29:43 AM PDT

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More Americans are feeling the need to get into a celebratory spirit and the Fourth of July is the day they're planning to do so.

Pent-up demand for a good time amid the ongoing bad news about the economy means more people are planning to enjoy Fourth of July festivities this year than they did last year, according to the National Retail Federation's 2009 Independence Day Consumer Intentions and Actions Survey.

With the holiday falling on a Saturday also coming into play, 144 million people said they will host or attend a cookout, barbecue or picnic this year, compared with 139 million people in 2008, according to a poll conducted by the trade group in conjunction with BIGresearch, a consumer research firm.

Asked how they plan to spend the Fourth, almost 63 percent of survey respondents said they would be enjoying a food fest of some sort and 42 percent, or 98 million people, said they would be attending a fireworks display or community celebration. About 11 percent plan to travel.

"Americans are ready to kick-start summer and celebrate Independence Day," said retail federation President and CEO Tracy Mullin.

We're a patriotic group when it comes to the holiday, enthusiastic about waving flags; donning red, white and blue clothes; and displaying Americana decorations, according to the poll. More than 121 million of us own an American flag, 89 million have patriotic apparel, 58 million own decorations and 25 million have bumper stickers or car decals related to patriotic themes. According to the survey, 14 percent of consumers plan to purchase additional patriotic merchandise this year.

"Retailers will be stocked with supplies for every celebration, from large family cookouts to trips to the beach," Mullin said.

Whether going to the beach or mountains, the cost of gas may affect holiday travel plans. While pump prices are still far below last year's levels, a recent uptick is making many consumers pause before packing. According to the survey, 44.5 percent of Americans will change their plans for this weekend because of higher gas prices. But a greater number, 55.5 percent, say increased gas prices will not affect their travel plans.

"With July 4 falling on Saturday this year, many Americans will use the holiday as the perfect excuse to relax with family and friends," said Phil Rist, BIGresearch's executive vice president for strategic initiatives. "With gas prices on the rise again, some Americans will opt to spend the weekend close to home, taking advantage of neighborhood gatherings and local celebrations."

The poll of 8,635 consumers was conducted from June 2 to 9.

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BIGresearch

BIGresearch

BIGresearch is a consumer intelligence firm providing analysis of behavior in areas of products and services, retail, financial services, automotive, and media. BIGresearch conducts the Consumer Intentions and Actions (CIA) Survey which monitors more than 8,000 consumers each month. The CIA delivers fresh, demand-based information on where the retail consumer is shopping and their changing behavior. Unlike indicators based on past performance, this data brings intelligence on where the retail consumer is going, their intentions and actions. BIGresearch also conducts the Simultaneous Media Survey (SIMM) of more than 15,000 consumers twice each year. BIGresearch methodology provides the most accurate consumer information in the industry with a margin of error of +/- 1 percent.

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US Consumers Feel Better

October 17 2006

US consumer confidence continues to rise, according to the BIGresearch Executive Briefing for October. Half of consumers (49.9%) say they are confident or very confident in the chances for a strong economy in the next six months, up from 43.4% last month and 37.6% a year ago.

BIGresearch's Consumer Intentions & Actions Survey, which monitors over 8,000 consumers each month, cites declining gas prices and the approach of the holidays as reasons for the more cheerful results. Although consumers are reporting more practical purchasing behaviour than last month (43.3% say they have become more practical in purchasing, up from 39.7% in September), the figure was up over half this time last year (50.1%) so holiday spending may be higher than in 2005.

BIGresearch says consumers are also slightly happier about the employment outlook for the next six months. Only 33.2% contend there will be 'more' layoffs, down from 44.5% last year; while 4.8% express concerns about being laid off themselves, down from 5.3% last year.

The company is online at www.bigresearch.com .

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BREAKING NEWS: REBELS HOLD CHILD HOSTAGES IN YEMEN

Published: June 03, 2009

BIGresearch's May Retail Ratings: #1 Best Buy, #2 Walmart and #3 Amazon Growing for Electronics

Walmart Leads Walgreens and CVS for HBA

One-third (33.2%) of adults shop Best Buy most often for Electronics, and their consumer preference share is growing, according to the May Retail Ratings Report from BIGresearch (http://www.bigresearch.com). But the big box isn't the only retailer to see growth in preference year-over-year:

ELECTRONICS

Store	CONSUMER PREFERENCE SHARE May. 2008	May. 2009	+/-	CEI*
Best Buy	29.0%	33.2%	4.2	114.46
Walmart	16.3%	20.2%	3.9	123.59
Amazon	1.0%	2.4%	1.3	229.43
Target	2.2%	2.8%	0.6	127.66
Sears	2.3%	2.7%	0.5	120.68
Sam's Club	0.8%	1.0%	0.3	132.45
Radio Shack	0.9%	1.1%	0.2	122.63
Costco	1.2%	1.2%	0.0	104.08
Internet	0.8%	0.9%	0.0	104.49
Fry's	1.4%	1.4%	0.0	100.22

*CEI measures growth in share of consumer preference year over year. An index of 100 is flat, while an index of 105 indicates 5% growth.

Source: BIGresearch Retail Ratings Report, May 09

In May, Walmart is #1 for electronics purchases among shoppers who report a household income of less than $50,000. The discounter showed growth in consumer share (25.6% in May 08 to 28.7% in May 09) with a CEI of 112.19, while consumer preference for Best Buy declined slightly for this segment (27% in 08 to 26.5% in 09).

It doesn't appear that any retailer will claim Walmart's Health & Beauty Care crown anytime soon. The big discounter leads with 31.4% shopping there most often, more than triple the share of #2 Walgreens:

HEALTH & BEAUTY AIDS

Store	CONSUMER PREFERENCE SHARE May. 2008	May. 2009	+/-	CEI*
Walmart	27.2%	31.4%	4.2	115.49
Walgreens	7.2%	8.6%	1.5	120.55
Target	5.3%	6.6%	1.2	123.28
Dollar General	0.6%	1.0%	0.4	165.72
CVS	7.2%	7.6%	0.4	104.92
Costco	0.9%	1.1%	0.2	125.09
Rite Aid	2.7%	2.7%	0.0	98.87
Avon	0.9%	0.9%	-0.1	91.18
Meijer	1.1%	1.0%	-0.1	92.42
Kroger	1.3%	1.1%	-0.2	84.31

Source: BIGresearch Retail Ratings Report, May 09

For an excerpt from the May Ratings Report: http://info.bigresearch.com/.

BIGresearch's Retail Ratings Reports (RRR) are available monthly for 12 major merchandise categories. They are developed from BIGresearch's monthly Consumer Intentions & Actions (CIA) Survey of over 8,000 online interviews.

About BIGresearch

BIGresearch is a consumer intelligence firm providing analysis of behavior in areas of products and services, retail, financial services, automotive and media. BIGresearch conducts the monthly Consumer Intentions and Actions Survey (CIA) of 8,000+ respondents and the semi-annual Simultaneous Media Survey (SIMM) of 15,000+ respondents. More information is available at http://www.bigresearch.com

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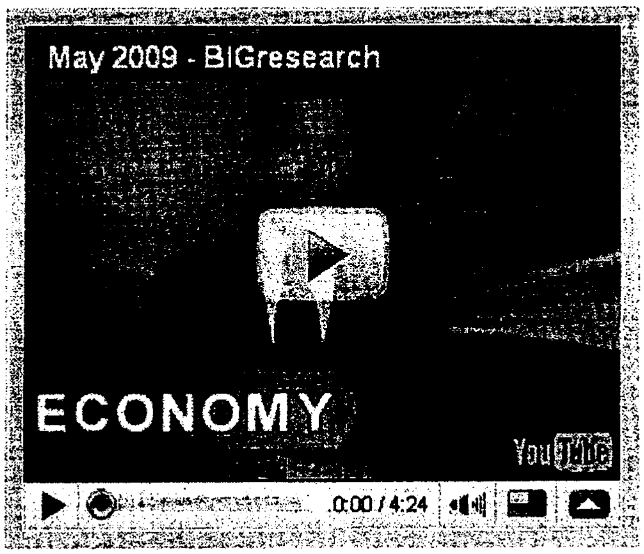
Monthly Video Briefing

BIGresearch's Consumer Intentions & Actions Survey monitors over 8,000 consumers each month providing unique insights & identifying opportunities in a fragmented and transitory marketplace. Watch the highlights from the most recent survey in the video briefing.

May 28, 2009



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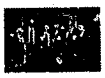

Washington Leadership Conference
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National Retail Federation

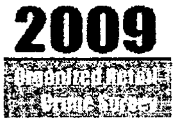
National Retail Federation **Just Fans**

National Retail Federation NRF invites you to submit questions ahead of time for the upcoming webinar on Surviving and Thriving in the "New Economy."

Retail's BIG Blog | Surviving and Thriving - A preview
Source: blog.nrf.com
On June 23rd NRF's SVP and CIO Dave Hogan will moderate a webinar entitled Surviving and Thriving in the New Economy. Joining him in the discussion will be

2:35pm

National Retail Federation NRF Organized Retail Crime survey finds criminals view global recession as opportunity to abuse retailers and shoppers



NRF 2009 Organized Retail Crime Survey
Source: www.nrf.com
From NRF. This survey was conducted April 21 – May 12, 2009. Senior loss prevention executives from 115 individual retailers participated. The purpose of the annual organized retail crime survey is to understand the impact of this issue on retailers across the country.

June 10 at 12:02pm

National Retail Federation In NRF's Organized Retail Crime survey, released today, 92% of retailers report being victims of organized retail crime in the last year, and they say the problem is getting worse.

www.nrf.com
Source: www.nrf.com

June 10 at 6:53am

Deirdre at 10:17am June 10
This is a vicious cycle because the expense of protecting their assets creates fiscal pressure that's often to higher retail prices or "re-organization"; either solution leads to less people shopping and unfortunately, more resorting to unethical behavior.

National Retail Federation NRF, along with other influential associations, sent a letter to the PCI Security Standards Council and credit card executives outlining several guidelines that could be implemented immediately to make PCI more effective and cost efficient.

Letter to the PCI Security Standards Council
Source: www.nrf.com
In an effort to create more transparency and clarity in how data security standards are developed, several trade associations representing merchants ranging from retail, restaurants and hospitality sent ...

June 9 at 12:49pm

National Retail Federation The most recent Consumer Intentions & Actions Survey Video Briefing from BIGresearch is now available on NRF.com. Find out what over 8,000 consumers are saying.

Consumer Intentions and Actions Video Briefing
Source: www.nrf.com
From BIGresearch. BIGresearch's Consumer Intentions & Actions Survey monitors over 8,000 consumers each month providing unique insights & identifying opportunities in a fragmented and transitory marketplace. Watch the highlights from the most recent survey in the video briefing.

June 4 at 7:38am

National Retail Federation

Dream Employers | NRF Foundation Blog
Source: blog.nrffoundation.com
If you could name your Dream Employer, who would it be, and why? BusinessWeek recently ran a story about Universum USA's annual survey of 60,000

May 29 at 1:51pm

Sarah likes this.

National Retail Federation For the fifth year in a row, NRF's Senior Vice President of Government Relations, Steve Pfister has made The Hill's list of top trade association lobbyists in Washington.

Retail's BIG Blog | NRF's SVP for Government Relations named top lobbyist

Radio Sales Today

Sales and Marketing News from RAB
Tuesday, May 15, 2007

From the Radio Advertising Bureau

CONSUMERS EXPECT FURTHER GAS PRICE HIKES AND CONFIDENCE DROPS

Consumer expectations are for gas price increases up to $3.32 a gallon by Father's Day (June 17th), according to BIGresearch's May Consumer Intentions & Actions Survey (CIA) of over 8,300 consumers.

"The expectation of ever-increasing gas prices has seeped into consumer attitudes toward the economy as consumer confidence declined to 44.6% in May, versus April's 46.5%," said Gary Drenik, President & CEO of BIGresearch. "With expectations for even higher gas prices, consumers continue to look for ways to stretch their paychecks by deferring purchases," said Drenik.

The consumer market that has been keeping the economy growing may be running out of gas. The trend of spending more than is earned may have hit a wall with 33.3% saying they are worse off financially than they were a year ago. In addition, pricing sensitivity for apparel purchases increased in May, with 18% saying they only buy on sale, up from April's 16.8%.

How are consumers coping with higher gas prices?

	All	Northeast	Midwest	South	West
Buying more store brand/generic products	22.2%	17.5%	25.7%	24.0%	20.3%
Doing more comparative shopping online	16.8%	16.0%	17.6%	16.8%	16.6%
Doing more comparative shopping with ad circulars/newspapers	23.3%	21.4%	25.5%	24.2%	20.9%
Shopping closer to home	37.9%	33.8%	38.5%	40.7%	36.9%
Shopping for sales more often	30.7%	28.7%	33.6%	31.3%	28.6%
Shopping more online	13.3%	13.8%	12.3%	14.5%	12.4%
Taking fewer shopping trips	40.2%	34.2%	43.0%	43.0%	38.3%
Using coupons more	23.5%	22.4%	24.8%	24.8%	21.2%

Consumers in the Midwest are more pessimistic in their responses to gas price impacts and financial well being, as more Midwesterners said the following:

– Gas prices would impact Memorial Day spending (47.1%)

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Consumer Confidence

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-- They will be driving less (42.7%)

-- They will be taking fewer shopping trips (43%)

-- They are deferring purchases of clothing (27.2%) and dining out (32.7%)

-- They are decreasing overall spending (29.7%)

-- They believe the price of gas will reach $3.36 / gallon by Father's Day

-- They feel worse off financially than a year ago (37.4%)

(Source: BIGresearch 5/14/07)

R&I Research: Low Consumer Confidence, Not Menu Pricing, Hurts Most

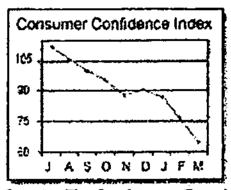
Foodservice operators say consumers□ fears about financial well-being and economy, not menu prices, are the biggest challenge now. Half the operators surveyed say they have lowered menu prices in order to build customer traffic.

By Staff – Restaurants & Institutions, 4/10/2008

Foodservice operators say consumers' fears about financial well-being and the economy, not menu prices, are the biggest challenge now. Half the operators surveyed say they have lowered menu prices in order to build customer traffic.

When R&I this month asked a sampling of operators which change would be most likely to increase their customer traffic over the next six months, 69.5% said higher consumer confidence and optimism about the economy would help the most.

Unfortunately, consumer confidence appears to be in short—and declining—supply. Columbus, Ohio-based BIGResearch this week released its latest Consumer Intentions & Actions Survey, which finds that 23% of consumers say they are confident or very confident about the chances for a strong economy during the next six months. That is less than half of the 46.5% who expressed confidence about the economy in April 2007.

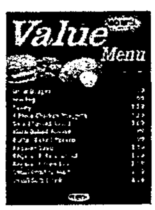


Source: The Conference Board

In R&I's study, the percentage of operations with average checks above $10 citing increased consumer confidence as the change that would most build traffic was 71.6%; among those with checks below $10, it was 66.7% Operators in the Northeast are the most concerned about consumers' attitudes, with 80% saying more consumer optimism would best boost traffic.

Only 17.2% of operators say that lowering entrée prices on menus would most help bring back customers. Among chain-restaurant operators, 21.4% say lowering prices is the way to go, compared with only 15.1% of independents.

Lower gasoline prices would be a help according to 60.2% of respondents, and 53.3% say that an increase in consumer discretionary income would have the most positive effect.



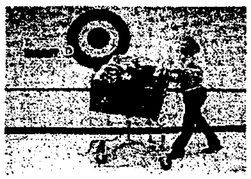
Rising food costs make it difficult for foodservice operators to lower menu prices, and only 50% of the operators surveyed say they have done so. But 29.7% say they have cut prices for at least some dinner entrées, and 26.6% say they have done so for at least selected lunch-menu items.

Dinner and lunch price cuts have been initiated by larger percentages of operations with average checks less than $10 than of restaurants with $10+ checks.

Breakfast entrée prices have been trimmed by 10.9% of operators; desserts by 12.5%; appetizers by 11.7% and nonalcoholic-beverag prices by only 7%.

Target needs tougher talk paying less

Thu Jul 24, 2008 1:43pm EDT



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By Nicole Maestri - Analy

NEW YORK (Reuters) - F years Target Corp (TGT.I the first half of its "Expe tagline to lure consumer of name-brand clothes a decorations at discount p

Now the discount retailer is trying to increase its focus on the "Pay Less" side of the equation as U.S. consumers rein in spending, and profits fall.

A recent coupon book mailer emblazoned with the words "Flip. Clip. Save" offers discounts on consumer staples like laundry detergent, toilet paper, bottled water and pet food.

A TV ad also emphasizes low prices. It shows a tower of toilet paper with the phrase "More soft" that transitions into a package of Scott toilet paper and the words "Less cents." Another scene shows glasses of water and "More splash" that changes to Dasani water and the phrase "Less cash."

But with the U.S. consumer spending slowdown showing no signs of abating, Target needs to ratchet up its low-price theme to convince shoppers it has mastered low prices on necessities, like food and toothpaste, the same way it mastered cheap but chic fashion and home design.

"When economic times get hard and the business model is under strain, you need to find a way to refine your advertising to actually make it work harder, and I don't think they have yet," said Zain Raj, chief executive of loyalty marketing firm Euro RSCG Discovery.

HITTING THE BULL'S-EYE

Target has been credited in the past decade with helping to reinvigorate the discount store concept.

Rather than compete with larger rival Wal-Mart Stores Inc (WMT.N) solely on price, it set out to lure more affluent shoppers with its brightly lit stores, clever ads featuring its red bull's-eye, and innovative products -- like pet couture by designer Isaac Mizrahi.

Its loyal customers began referring to the retailer in faux French as "Tar-zhay," and competitors mimicked the retailer, teaming up with designers for their own product lines.

Its sales growth began outpacing that of Wal-Mart as shoppers loaded up on its trendy clothes, handbags and home decor.

But the efforts also cemented the notion in shoppers' minds that while Target is a discount retailer, its prices may not be as low as its competitors.

According to BIGresearch's July Consumer Intentions & Actions survey, the 1,050 female shoppers who said they buy clothes only on sale listed Wal-Mart and Kohl's Corp (KSS.N) as the two retailers where they shop most frequently. Target ranked fourth, behind J.C. Penney Co Inc (JCP.N).

That is now an issue as Target's middle-income shoppers, squeezed by

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Rather then splurge on higher-profit goods like cashmere sweaters or metallic handbags, they are leaning toward basics, like laundry detergent and household cleaners. Continued...

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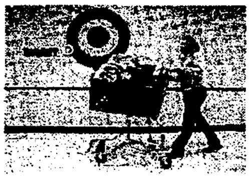

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By Nicole Maestri - Analy

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Baby boomers : rich, affluent, and ignored by retailers

Mis en ligne le 21/08/2007

Studies reveal that the U.S. Boomers are the most affluent and the wealthiest age group. But in spite of this, retailers do not seem to mind them much.

The baby boom drives U.S. consumer confidence more dramatically than any other generation, remains the most affluent spending group, but is increasingly ignored by the nation's marketers and retailers as it ages, according to two national surveys and the findings of a new book released today by the Boomer Project.

According to the Department of Labor's Consumer Expenditure Survey, America's 78 million Baby Boomers born between 1946 and 1964 outspend other generations by an estimated $400 billion each year on consumer goods and services. They remain the largest, wealthiest and most influential consumer group in the United States. And, perhaps even more importantly, their opinions and beliefs about the direction of the U.S. economy drive national consumer confidence scores, according to the Boomer Project, the nation's leading authority on marketing to today's Boomer Consumer, based on its new analysis of research among more than 7,000 consumers.

This analysis represents the first major finding from a new strategic partnership between the Boomer Project and BIGresearch, the Worthington, Ohio-based consumer intelligence firm that helps companies from Wal-Mart to Wall Street keep pace with changing consumer behaviors.

For each of the last nine months, according to the monthly BIGresearch Consumer Intentions & Actions (CIA) study among more than 7,000 consumers, Boomer Consumers report lower scores than both older and younger generations when it comes to their confidence in the U.S. economy over the next six months. In fact, Boomers so dominate the economic scene that when their opinions fluctuate up or down, so does the national score. The CIA survey studies economic and individual factors driving consumer purchase decisions.

Concurrent with the surveys Matt Thornhill, president of the Boomer Project, and business partner John Martin have released a new book, "Boomer consumer, ten new rules for marketing to America's largest, wealthiest, and most influential consumer". This book is aimed at companies and organizations trying to figure out how to best connect with today's older boomer consumer

According to the Boomer Project's analysis of the BIG data, current consumer confidence in the economy for the next six months is down considerably from where it was six months ago, in January 2007.

"Retailers are in for a tough second half of 2007, especially those retailers still ignoring any consumer over the age of 49", said Thornhill.

(*MarketWire*, 07/17/2007 : "Surveys show boomers drive U.S. consumer confidence, remain nation's wealthiest consumer group")

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Majap Purchase Intentions Slide, Survey Says

By Alan Wolf -- TWICE, 6/8/2007 12:41:00 PM

Columbus, Ohio — Consumers are cutting back on their plans to purchase major appliances and to make major home improvements as sky-high gasoline prices continue to depress discretionary spending and consumer confidence, a new study shows.

According to BIGresearch's May Consumer Intentions & Actions Survey, purchase intentions in May for big-ticket investments like cars, furniture, majaps and home remodeling were all down from April, while prices at the gas pump continued to rise.

"It's tough for customers to think about making big ticket purchases and long-term debt obligations when daily budgets are being stretched to their limits with no end in sight," said Gary Drenik, president/CEO of BIGresearch, a market intelligence firm based here that provides analysis of consumer behavior. "Gas price increases have entered unchartered territory as consumers anticipated prices to reach $3.32 a gallon by Father's Day. With prices for mid-grade and premium gas topping $3.41 and $3.54 a gallon and $3.22 for regular according to AAA, consumers underestimated how high gas prices would go and are making changes to their purchase behaviors to cope."

Specifically, only 5.9 percent of the 8,353 consumers surveyed in May said they plan to make a major appliance purchase within the next six months, down from 7.4 percent in April. Majaps showed the biggest decline compared with home improvements (9.5 percent, down from 10.5 percent), furniture (8.6 percent, down from 9.9 percent) and autos (10.9 percent, down from 11.6 percent).

The reluctance to spend was mirrored by a drop in consumer confidence. Only 22.8 percent said their personal financial situation has improved compared to last year at this time, while 33.3 percent said they are worse off. Just under 44 percent said their financial situation remained unchanged.

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Best Buy, Wal-Mart Tighten Grip On CE: Report

By Alan Wolf -- TWICE, 3/12/2009 1:21:00 PM

Worthington, Ohio — More than 55 percent of consumers shop for electronics products most often at Best Buy and Wal-Mart, a new survey shows.

According to a poll of more than 8,000 shoppers conducted March 3-9 by BIGresearch, nearly 35 percent said they visited Best Buy most frequently for their CE needs, while more than 20 percent went to Wal-Mart. Both numbers were up from the year-ago period, the market research firm said.

Amazon.com, widely considered a third bastion of CE retail, came in sixth place in the poll, with 2 percent of respondents citing the e-tailer as their go-to destination for electronics.

Moving to third place was Target, which was named by 2.8 percent of CE shoppers in the unaided survey, followed by Sears at 2.5 percent.

Circuit City's remaining stores drew 2.2 percent of those surveyed, while Costco came in seventh place, with 1.7 percent of CE shoppers. However, BIGresearch projects that the warehouse club and Amazon will both rise in the rankings over the ensuing months.

Separately, BIGresearch's monthly Consumer Intentions & Actions Survey also suggested that the recession is permanently changing buying behaviors. More than 90 percent of respondents said they will be more thoughtful when spending over the next five years, with 48 percent planning to stick to a budget, 46 percent expecting to dine out less and 43 percent vowing to not incur a large credit card debt.

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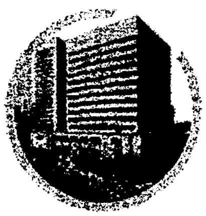

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As Fed Meets, Survey Shows Savers are Confident About Their Financial Health to Weather Any Storm

A recent survey from online savings bank WTDirect shows that Americans who are saving feel confident about their financial health regardless of changes in the economy. While expecting a rise in inflation, the majority of respondents remain positive about their savings strategy and their ability to reach savings goals. Additionally, the majority of those polled anticipate an increase in interest rates, which is seen as good news for savings account holders.

Baltimore, MD, June 27, 2007 Money might not buy happiness but it does build confidence, according to research conducted by WTDirect, the online savings division of Wilmington Trust FSB. As the Federal Reserve meets today, Americans who have saved money in a 401(k) or savings account this year may have future concerns about inflation, but they are saving with confidence and feel good about their financial health. In fact, over 80 percent of savers surveyed say they feel the same or greater confidence in their financial health this year than last year.

The WTDirect Saver Confidence Survey, performed by BIGresearch, a consumer intelligence firm, finds that most savers are savvy about economic indicators, with two-thirds taking notice of when the Federal Reserve meets to set interest rates and a similar number expressing some degree of confidence in today's economy. Yet confidence today doesn't mean savers are completely bullish on the future, with sixty-three percent expecting inflation to rise. On a positive note, nearly half expect the Fed to increase rates this year, which is seen as good news for savers.

Regardless of the expectation of economic changes ahead, savers don't seem to fear for their financial health. Seventy-seven percent of respondents to the WTDirect Saver Confidence Survey are planning to stick with their current savings strategy next year. Only 17 percent stated they will move money into less risky investments and less than half are considering any new savings instruments next year. Rather, they will continue to engage in positive financial behaviors, with nearly half of respondents expecting to save more and two-thirds expecting their debt to be lower next year.

"We are encouraged to see that Americans who save report being more confident regardless of economic fluctuations," said Rebecca DePorte, senior vice president of Personal Financial Services, Wilmington Trust. "It's clear that effective saving goes a long way toward building financial confidence. Savers feel prepared, no matter what might happen."

With respect to their financial goals, most savers surveyed report that retirement is their top objective and nearly three-quarters feel either confident or very confident that they will have saved enough to retire when they want. While not necessarily reacting to every fluctuation in the market, these savers are still realists. Should they start to fall short of their retirement goal, 49 percent plan to work longer or harder.

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Similarly, results from the BIGresearch Consumer Intentions & Actions Survey for June show that a nationally representative group of all consumers plan to modify spending and savings behavior in the next year. Of those polled, less than one-third are 'savers'. Thirty percent plan to decrease their overall spending and try and save more over the next few months. One-third are currently paying down debt, a smart move to help them fare better with the expectation of changes in the economy.

"In times of economic uncertainty, consumers should plan ahead and consider the best options to protect savings," Ms. DePorte said. "Placing money in a high-yield savings account featuring instant access and predictable returns can help protect assets through turbulent times."

To support Americans to save with confidence, WTDirect offers an FDIC-insured, high-yield online savings account with a 5.26 percent variable APY (a consistently high rate offered since 11/13/06) on balances of $10,000 or more. In addition to this rate consistency, the account features personal customer service and high transfer limits to provide flexibility to savers who are managing larger deposits.

Key statistics from WTDirect Saver Confidence Survey:

- 50 percent are aware of Federal Reserve Bank meetings; 21 percent know exactly when it convenes
- 44.5 percent expect an increase in interest rates this year
- 67.2 percent express some degree of confidence in the current economy
- 56 percent are not considering any new savings instruments next year
- 45 percent expect to save more next year; nearly 63 percent expect debt to be lower
- 78 percent report retirement as top savings goal; 73 percent feel confident or very confident they will achieve that goal

Key statistics from the BIG Consumer Intentions & Actions Panel:

- 27 percent are savers (those who saved 10 percent or more of their income last year)
- 47 percent have focused spending on "needs" more than "wants" earlier this year
- 35.2 percent plan to pay down debt this year
- 38 percent plan to save more next year; 50.8 percent plan to borrow less

Methodology: BIGresearch is a consumer intelligence firm providing insights and analysis of consumer behavior in areas of retail, financial services, automotive, and media. BIG conducts the Consumer Intentions & Actions Survey (CIA) which monitors the pulse of more than 7,000 consumers each month. The CIA delivers current, demand-based information on what the consumer is doing (retail, financial, dining, gas prices) and how their behaviors are changing each month. The data provides intelligence on where the consumer is going, their intentions and actions. The BIGresearch methodology provides the most accurate information in the industry with a margin of error of +/- 1

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percent.

BIGresearch conducted the WTDirect Saver Confidence Survey online by polling 1,056 Americans over the age of 18 who indicated they put money into savings instruments in 2007. The survey was conducted June 11-13, 2007 to gauge savers' feelings on the economy, the Federal Reserve and their savings intentions in the next year.

About WTDirect
Founded in 2006, WTDirect is a division of Wilmington Trust FSB, offering a smart way for discerning clients to manage larger deposits online with superior, personalized service. WTDirect's signature product, an online high yield savings account, features a consistently high interest rate, personalized service with a "human touch" and greater protection when it comes to online saving. WTDirect and Wilmington Trust FSB are part of the Wilmington Trust family of companies, which is one of the largest personal trust providers in the United States and includes the leading retail and commercial bank in Delaware, founded in 1903. For more information, please call 1-800-WTDIRECT.

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